

Member's Service and Fee Schedule

Effective August 1, 2013

Share Draft/Checking Account Fees

Overdraft (Transfer)	\$4.00	per item
Member Privilege Overdraft	\$29.00	per item
NSF / Returned Item	\$29.00	per item
Stop Payment	\$20.00	per item
Check Copy	\$2.00	per item
Check Printing	Prices may vary depending upon style	
Temporary Checks	\$2.00	for 8

Other Service Fees (applicable to all accounts)

Account Reconciliation	\$20.00	per hour
Statement Copy	\$2.00	per copy
Deposited Item Return	\$20.00	per item
Wire Transfer (Outgoing)	\$22.00	per transfer
International Wire Transfer (Outgoing)	\$45.00	per item
3:00pm cutoff time for all wire transfers		
Cashier's Check	\$5.00	per check
Money Order	\$1.00	per \$500
Teller Check 3 free per month per member -	\$1.00	per check
Gift Card (\$25 - \$1000)	\$2.95	per card
Western Union (Outgoing)	\$29.00	per transfer
Photo Copy	\$0.10	per page
Fax	\$2.00	per fax
Check Cashing Fee may apply	1%	per hundred

Electric Funds Transfer Fees

Nonproprietary ATM Withdrawal/Transfer	\$1.00
Additional Cards Issued	\$15.00 per card

Safe Deposit Box Fees

Annual Rental Size:	
3 x 5	\$30.00
3 x 10	\$40.00
5 x 10	\$60.00
Drilling of Box	Actual locksmith charges - estimated \$200.00

Share Value

Par Value of One Share	\$5.00
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 Bank Victim

 CU Member

Complaint Notice

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Houston Highway Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated: By U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: www.tcred.state.tx.us.



Craig's Corner:

CFPB Issues CUNA-backed Credit Access Final Rule

I'd like to share some important news regarding new ways stay-at-home spouses and others can attain credit.

The CFPB regulation, released Monday, April 30, 2013, will allow credit card applicants who are 21 years of age or older to list joint-account income as an asset on credit applications.

The following information was taken from www.consumerfinance.gov

...[Information] suggests that otherwise credit-worthy individuals have been declined for credit card accounts under the current regulation, even though they have the ability to manage the debt. The data suggests that a significant number of these individuals may be stay-at-home spouses or partners with access to income from an employed spouse or partner.

For credit card applicants who are 21 or older, the Bureau's revision allows card issuers to consider third-party income if the applicant has a reasonable expectation of access to it. Although today's rule applies to all such applicants regardless of marital status, the Bureau expects that it will ease access to credit particularly for stay-at-home spouses or partners who have access to a working spouse or partner's income.

Census data indicates that over 16 million married people do not work outside the home. That equates to approximately one out of every three married couples who now may have easier access to credit cards as a result of the Bureau's amendment.

So, what does this mean for you? Your joint Houston Highway Accounts can help you, your spouse, or other joint account holder attain credit! This is just one more way your Membership at Houston Highway can help you reach your financial goals.

To open an account or joint account, contact us today!



ATM Safety Tips

Automated teller machines (ATMs) provide a fast and convenient way for you to access your credit union share savings, share draft checking and line-of-credit any time of the day or night. Here are some common sense safety guidelines and suggestions to keep in mind to help protect you and your accounts when using an ATM.

Check Card/ATM Card Security

- Treat your card like cash. Always keep your card in a safe place.
- Keep your personal identification number (PIN) a secret. Memorize it. Never write your PIN on your card or store it near your card. Never tell your PIN to anyone or allow anyone to enter your PIN for you.
- Never give out information about your PIN over the telephone. Your credit union will never ask you for your PIN.
- If your card is lost or stolen, or you think someone may know your PIN, report it immediately to Houston Highway Credit Union.
- Never leave your receipt or discard it at the ATM.
- Check your receipts against your monthly statements to guard against ATM fraud.

Personal Security at ATMs

- After dark, only use ATMs that are well-lit with minimal landscaping.
- Always look around before conducting a transaction. If you see anyone or anything suspicious, cancel your transaction and leave the area at once.
- Have your card ready before you approach the ATM in order to minimize time.
- When using a walk-up ATM, park as close as you can to the machine. If there are other people at the ATM you want to use, remain in your car with the doors locked and windows up until they leave. Do not leave your car running or the keys in the ignition as you walk up to the ATM. Use your body to block the view of your transaction, especially as you enter your PIN and take your cash and card. As you return to your car after the transaction, have your car keys ready and check around and under your vehicle.
- When using a drive-up ATM, keep your doors locked and windows up until you are ready to use the machine. While waiting in line for the ATM, always leave enough room between your vehicle and the one in front of you for a quick exit should it become necessary. Keep cash, checks or moneybags out of sight until you are ready for your transaction.
- If you are followed after using an ATM, seek a place where people, activity and security can be found. If necessary, call the police.



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Refinance Your Auto Loan through HHCU and \$AVE!

Want to Feel Better About Your Car Purchase? \$AVE on Your Monthly Payments when you Refinance your auto loan with us. Apply online today and see HOW MUCH you could save with HHCU.

Rates as Low as

2.25% APR*

Apply Online Today!

www.HoustonHighwayCU.com



*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Auto refinance rates shown include Service & Loyalty Discounts. Your rate may vary. Existing HHCU Auto Loans not eligible for refinance. Visit website for current rates, Service & Loyalty Discount information, and loan applications.



Ready for College?

HHCU HAS YOUR STUDENT COVERED!

Have a soon-to-be college student? The expenses are probably beginning to pile up: tuition, room, board, books, dorm supplies... does your student need a car? Whatever back-to-school expenses you may be facing, HHCU is here to help you and your student. We have Personal Loans, Auto Loans, FREEway Checking Accounts with awesome features, and even Personal Lines of Credit to make sure your college kid is covered. Plus, no matter where your student enrolls, we can make sure they have account access with over 90,000+ FREE ATMs nationwide, and FREE electronic me-SERVICE\$ to help them manage their money on the go!

COLLEGE MUST-HAVE LIST

✓ **\$ TUITION \$** = Personal Loan Rates as Low as **6.74%APR***

✓ **\$ for BOOKS** = Get cash advances with a Personal Line of Credit: Rates as Low as **6.74%APR***

✓ **\$ CAR \$** = Auto Loan Rates as Low as **2.25%APR***

✓ **\$PENDING \$** = FREEway Checking Account with **FREE Debit Card**, and **FREE nationwide ATM access**

✓ **\$SCHOOL SUPPLIES \$** = Don't forget our awesome, **FREE me-SERVICE\$** to manage accounts from your computer or any mobile device!

Open your student's account today!
Apply for loans online anytime at
www.HoustonHighwayCU.com.

*APR=Annual Percentage Rate. Rates shown may include Service & Loyalty Discounts. Rates are based on creditworthiness and are subject to change. For current rates, visit our website.



Recreational Vehicle Loans!

GET OUT AND RIDE!

Summer fun starts outdoors, so be part of the action with a recreational vehicle! Get your ATV, Jet Ski, RV, Motorcycle, or Boat and get going!



No matter what you ride or drive, you get the vehicle you want, and a payment that works for you. Apply for an HHCU Recreational Vehicle Loan online today!

www.HoustonHighwayCU.com

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Rates shown include Service & Loyalty Discounts. Your rate may vary. Visit website for current rates, and details on our Service & Loyalty Discounts.



me-SERVICE\$

Open House Schedule:

me-SERVICE\$ are free, convenient electronic services that have YOU in mind! Manage your HHCU accounts at home, or on the go and know your funds are secure! Visit HHCU during our open house weeks:

- **August 12th -17th** featuring **Call24!**
- **September 16th - 20th** featuring **Online Banking!**

Stop by to sign up for these great me-SERVICE\$ on the spot and receive free training from the staff, plus a free gift!



Access to Credit Union Documents

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- (1) balance sheet and income statement
- (2) a summary of the most recent annual audit completed
- (3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- (4) Internal Revenue Service Form 990.



Holiday Closures: Houston Highway will be closed on **Thursday, July 4th** for **Independence Day**, and **Monday, September 2nd** for **Labor Day**.
Access your account online anytime with Online Banking



Save the Date:

Save the Date for our **October Community Event!**
Saturday, October 19th from 9:00am-12:00noon.

Bring the family for free food, fun, activities and prizes!



Federally Insured by NCUA

Houston Highway Credit Union
8120 Washington Avenue
Houston, TX 77007

Lobby Hours
Monday-Friday: 7:30am – 5:00pm
Saturday: 9:00am – 1:00pm

Drive Thru Hours
Monday-Friday: 7:00am – 6:00pm
Saturday: 9:00am – 1:00pm

www.houstonhighwaycu.com
(713) 864-4438 | Toll-free (800) 354-3541 | Fax (713) 864-1714

Call 24
(713) 864-1400 | (877) 864-1400

CU Service Centers
Visit www.cuservicecenters.com for a location near you.

Directors:

Mike Alford, Chairman	2016
Rita Dennis, Vice Chairman	2015
Otto Maresh, Treasurer	2015
Liz Gerstenberger, Secretary	2016
David Eng, Director	2014
Gail Morea, Director	2015
Gregory Ranft, Director	2014

Advisory Directors:

Lonnie Johnson, Sr.	
Janet Kurtz	

Audit Committee:

Gregory Ranft, Chairman	
Eliza Paul, Janet Kurtz,	
Lonnie Johnson, Sr.	

Management:

Craig Atkinson, President	
Lois Krolczyk, Vice President	
Kevin Conn, Vice President	

Accounting:

Judy Anderson	
Vicki Fleeger	
Remzi Ababora	

Compliance & Audit Officer: Kyle Nguyen

Branch Manager: Anita Richardson

Member Service Representatives, Loans & New Accounts:

Lynette Cannon	
Rony Molina	
Maria Mahoney	
Mary Arredondo	
Nekitha Gracias	
Jackeline Tamez	
Gloria Celestine	
Juan Villegas	
Iris Martin	
Bryan Auguillard	

