



Overdraft Protection

Overdraft Protection covers insufficient funds transactions via checks, in-person withdrawals, debit card transactions, ACH debits, bill payments, and ATM transactions. Without Real Overdraft Protection, overdrafts may result in your transaction being denied, an HCU standard return item fee of \$34, and additional fees from the merchant.*

OVERDRAFT LINE OF CREDIT LOAN

- Initial line determined by credit tier; larger lines available through request.
- Advances are made as needed (up to your limit) in \$200 increments.
- Costs include daily interest on the loan, (16.9% APR as of 7-2010) and a \$4 transfer fee per item, per advance.
- Low monthly payments of \$10 per \$150.00 balance.
- Payments are due each month on the 30th.

SHARE TRANSFER

- Transfers are for the exact amount of the overdraft and can come from any of your HCU savings or other checking accounts.
- \$3 fee for each transfer made.
- Due to regulations, you may be limited to up to six transfers per month.

COURTESY PAY

- HCU may pay your overdrafting checks, ACH debits, recurring debit card transactions, and bill payments up to your courtesy pay limit, taking your account negative. Initial line determined by credit tier with larger lines available through request.
- \$26 fee each time you overdraw your account and the account balance is overdrawn \$10.00 or more.
- You have up to 30 days to bring your account positive from the time you access your Courtesy Pay.
- Total fees limited to \$154 daily for overdrawing your account through Courtesy Pay.

DEBIT CARD COURTESY PAY (OPT-IN)

- HCU may pay your overdrafting ATM and one-time debit card transactions up to your courtesy pay limit, taking your account negative.
- A courtesy we extend to members in good standing and have opted-in.
- \$26 fee each time you overdraw your account and the account balance is overdrawn \$10.00 or more.
- You have up to 30 days to bring your account positive from the time you access your Courtesy Pay.
- Total fees limited to \$154 daily for overdrawing your account through Courtesy Pay.

Our systems will present your overdrafting check, debit card transaction, ACH debit, bill payment, or ATM transaction to the overdraft protection line of credit loan (if it exists), then to the Share Transfer, if needed (and if it exists) and then to Courtesy Pay, if needed (and again, if it exists). This will always be the order in which your overdrafting item will attempt to clear in our system. Members in good standing may participate in any feature or any combination of features they desire.

FEDERALLY INSURED BY NCUA

*Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. Not included with Renew Checking. For the complete HCU Overdraft Protection Policy please view our Terms and Conditions; Funds Transfer/ Availability, Electronic Transfer disclosures.