

Real Overdraft Protection

- ▶ No enrollment or annual fees
- ▶ Included with HCU Checking*
- ▶ An HCU exclusive



Optional, Affordable Layered Safety Net For Your HCU Checking Account

Peace-of-mind. That's what you get with HCU Real Overdraft Protection. It's a safety net that's always there, protecting your finances and reputation, costing nothing unless you use it. You choose the level(s) of protection you need. Since it's from HCU, it offers more protection and lower costs, keeping our promise of putting people first.

Real Overdraft Protection covers overdrafts created by checks, in-person withdrawals, debit card transactions, ACH debits, bill payments, and ATM transactions.

Without Real Overdraft Protection, HCU may return your overdrafting items, charging you our standard return item fee of \$34 and merchants may also charge additional fees.

Layer 1: Overdraft LOC Loan (Opt-Out)

- Initial line determined by credit tier with larger lines available through request.
- Advances are made as needed (up to your limit) in \$200.00 increments
- Costs include simple 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

Layer 2: Share transfer (Opt-Out)

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

Layer 3: Courtesy Pay (Opt-Out)

- We 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.
- A courtesy we extend to HCU members who maintain their HCU checking accounts in good standing, and have opted-in.
- We will charge you a fee of up to \$26 each time you overdraw your account and the account balance is overdrawn \$10.00 or more.
- You will have up to 30 days to bring your account positive from the time you access your Courtesy Pay.
- There is a daily limit of \$154 on the total fees we will charge you for overdrawing your account through Courtesy Pay.

Layer 3, option a: expanded coverage

- We 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 HCU members who maintain their HCU checking accounts in good standing, and have opted-in.
- We will charge you a fee of up to \$26 each time you overdraw your account and the account balance is overdrawn \$10.00 or more.
- You will have up to 30 days to bring your account positive from the time you access your Courtesy Pay.
- There is a daily limit of \$154 on the total fees we will charge you for overdrawing your account through Courtesy Pay.

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 HCU Stepping Stone Checking. For the complete HCU Real Overdraft Protection Policy please view our Terms and Conditions; Funds Transfer/Availability, Electronic Transfer disclosures.

FEDERALLY INSURED BY NCUA

