OWNERS MANUAL



HFCU Houston Federal Credit Union

Table of Contents

Welcome to Houston Federal Credit Union 2
The Credit Union Difference 3
Lifetime Membership for You and Your Family 4
Your Accounts are Federally Insured 4
Savings Accounts 6
Money Market Accounts 6
Club Accounts 6
Certificate Accounts 6
Traditional and Roth Individual Retirement Accounts (IRAs) 7
Coverdell Education Savings Accounts 7
Health Savings Accounts 8
Checking Accounts 8
Overdraft Protection 10
HFCU Website Services 12
eTeller – Online Banking 13
eCheck – Bill Pay Service 13
eStatements 14
eAlerts 14
TellerPhone – Telephone Banking 16
TellerPhone Menu Guide 16
Visa® Debit Cards 17
ATM Cards 17
ATM Safety Tips 18
Convenient Services 20
HFCU Investment & Retirement Services 22
Financial Counseling Services 23
Consumer Loans 26
SBA Loans 27
Credit Cards 28
Mortgage Loans 29
Simple Steps to Opening Your HFCU Accounts 32
Membership Eligibility 32
Locations 33











Welcome to Houston Federal Credit Union

From the beginning, credit unions have always been people oriented. The principles of self-help, cooperation, and democracy still rank high in the traditions and practices of credit unions.

Credit unions offer truly unique advantages to their members. As financial cooperatives, members own an equal share of the credit union. And, since there are no outside stockholders or investors, the credit union's earnings are returned to the membership by offering lower loan rates, competitive dividends on savings and investment accounts, and services at lower cost. Many of our services are offered at no cost.

When you join Houston Federal Credit Union (HFCU), you're more than just a customer. You're part owner of a not-for-profit cooperative – a financial institution with a strong, shared commitment to the well-being of all member-owners for the past 60 years.



Fort Bend Herald Best of 2020 Winner

Voted the Best Credit Union in Fort Bend County!

MISSION STATEMENT

Be our members' advocate by helping them achieve their dreams with personalized financial solutions.



The Credit Union Difference

While both credit unions and banks offer similar products and services, that's about the only similarity. As you can see, the credit union difference truly sets us apart from other financial institutions.



Credit Unions	Banks
Credit unions are not-for-profit financial institutions. Without a profit motive, credit unions make decisions based on what is best for all members—who are all owners of the credit union.	Banks generate profit for stockholders and make decisions based on what will give stockholders the most profit.
Each credit union member is an equal owner regardless of a person's financial position.	People who buy stock in the bank own shares of the business.
Credit unions exist solely to serve their members. A person must be within the field of membership in order to join.	Banks serve customers from the general public. Anyone can use a bank.
Unpaid volunteers from the credit union membership serve on the Board of Directors and various committees.	Board of Directors for a bank are paid a salary.
Income is returned to credit union members in the form of lower loan rates, competitive rates on savings and investment accounts, and expanded services at low or even no cost.	Income is returned to the stockholders of a bank in the form of high dividends on their shares of stock.

Credit Union Ownership

As an employee of one of HFCU's sponsor companies, or if you live, work, worship, or attend school in one of the communities we serve, you can become a member of the Credit Union by opening a Regular Share Savings Account. This account represents your ownership in the Credit Union. To join, simply complete the online Membership Application at www.houstonfcu.org. All it takes to open your savings account is a minimum opening deposit of just $5. You can share the special gift of Credit Union membership with your family, because your immediate family members and household members are also eligible to join and enjoy the same benefits you do.

Eligible Family Members

Spouse	Parents	Brothers
Children	Grandparents	Sisters
Stepchildren	Grandchildren	Stepbrothers
Adopted Children	Stepparents	Stepsisters

Eligible Household Members

Plus, any person living in your household is also eligible – even if that person is not related to you.

Defined Communities

HFCU also serves several communities within Harris County, Fort Bend County, and South Carolina. To see the eligible areas, please visit our website at www.houstonfcu.org.

Lifetime Membership

Once you're a member, you're always a member. Even if you move, change employers, or retire, you can remain a member of Houston Federal Credit Union since we maintain the credit union philosophy of "Once A Member… Always A Member."

Your Money Is Secure

Your savings are safe and secure at Houston Federal Credit Union. The National Credit Union Share Insurance Fund (NCUSIF) is administered by the National Credit Union Administration (NCUA) and fully insures your Credit Union deposits up to at least $250,000. IRAs are insured separately up to $250,000.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Federally Insured by NCUA

SAVINGS & INVESTMENT ACCOUNTS

Savings and Investment Accounts

Share Savings Account

The Share Savings Account is your basic credit union savings account that establishes your membership.

- The minimum deposit to open a Share Savings Account is $5.
- Every dollar deposited into your savings account is put to work to earn dividends for you. Dividends are paid monthly.
- Additional savings sub-accounts are available to fit your savings needs.
- When you open your savings account, we'll also give you these free services:
  – TellerPhone (Telephone Banking).
  – eTeller (Online Banking).

To become a member of HFCU just open a savings account with a minimum deposit of $5.

This savings account becomes your membership or ownership account.

Money Market Accounts

Money Market Accounts offer a great way to keep your funds liquid while earning a higher rate than regular savings accounts.

- The minimum deposit to open a Money Market Account is $2,000. Your average daily balance determines the dividend rate you'll earn – the higher your balance, the more you'll earn.
- Unlimited deposits and unlimited lobby or ATM withdrawals.
- Write a limited amount of checks each month. This account limits third party, pre-authorized, telephone/electronic transfers to six per month.
- When you write a check from your Money Market Account, the carbonless copy provides an accurate record for easy record keeping. If you should ever need a copy of your cleared check, they are available through eTeller Online Banking.

Club Accounts

Start saving for your next vacation with a Club Account.

- The minimum you need to open a Club Account is just $5.*
- Balances in your Club Account will automatically be transferred to a checking or savings account of your choice on a date that you pre-determine when the club account is established.
- Accounts mature a minimum of 12 months after the account is opened.

Certificate Accounts

With a Certificate, you'll earn a higher dividend and can select the term that meets your investment needs.

- Flexible terms ranging from six to 60 months on regular Certificates.
- Minimum amount to open a regular Certificate is $500 ($7,500 minimum for the 7-91 day short-term certificates).

- Minimum amount to open a jumbo Certificate is $100,000.
- Terms on jumbo Certificates range from six to 60 months.
- Once you open a Certificate, that rate is locked in for the term you select.
- You can use your regular or jumbo Certificate as collateral for loans (except for IRA Certificates).

**Fees subject to change. Please check our current fee schedule located at www.houstonfcu.org.*

Traditional Individual Retirement Accounts (IRAs) and Roth IRAs

IRAs are personal retirement savings accounts and are federally insured separately from all other accounts up to $250,000 by the National Credit Union Administration.

Traditional IRA

- The minimum deposit to open a Traditional IRA Savings is $5.
- Your contributions may be tax-deductible.*
- The ability to defer taxes on the earnings and to withdraw in a year when you may be in a lower tax bracket can mean more after-tax dollars for your retirement.**

Roth IRA

- The minimum deposit to open a Roth IRA Savings is $5.
- Contributions are post-tax, but growth may be tax-free—once you put your money in, you never pay taxes again. Since you have already paid taxes up front, there are no minimum distribution requirements. Roth IRAs are never tax-deductible.
- Withdrawals are not reportable income, so they won't affect your adjusted gross income during retirement.

Coverdell Education Savings Accounts

The Coverdell Education Savings Account allows you to contribute to an account on behalf of any child, and can be used to pay for qualified elementary, secondary, or higher education.

- You can make an annual contribution for any one child under age 18 up to $2,000, and they are considered separate from contributions to a Traditional IRA, Roth IRA, or an employer sponsored plan.**
- Earnings are tax-free as long as the money is used to pay educational expenses and are withdrawn before the child reaches 30.
- Coverdell Education Savings Accounts are also federally insured by the National Credit Union Administration.

**Please talk with your tax advisor to determine if your contributions are tax deductible.*

***There are eligibility, contribution, and withdrawal requirements for contributing to a Traditional or Roth IRA. Talk to a Member Services Representative, or visit our website at www.houstonfcu.org to view our electronic brochures for more information.*



Health Savings Accounts

Rising costs of medical and healthcare expenses are a concern for many people today. Health Savings Accounts (HSAs) were designed to help individuals save for qualified medical and healthcare costs on a tax-free basis.* In addition, the dollars can roll-over into the next year without a "use-or-lose" basis like other health savings options.

According to the Medicare Bill, members are eligible for HSAs if they are enrolled in a high deductible health plan. In addition to the high deductible, your plan also must not exceed the maximum out-of-pocket expense. For more information on the current and required deductible and out-of-pocket expense maximums, visit our website at www.houstonfcu.org. If your medical plan qualifies as a high-deductible plan, let us help you save money and plan for future medical expenses!

**This article is not intended as tax advice. Consult a tax advisor regarding the deductibility and contribution limits.*

Checking Accounts

With our checking account options, you can style your account to meet your needs.

Basic Checking

- No monthly service charge.
- Visa® Debit Card and Card Fraud Protection Service
- Online Bill Pay**, Online and Mobile Banking***, and Remote Deposit Anywhere
- CO-OP Shared Branch and ATM Network
- Statements – Electronic†
- Overdraft Protection Available
- Direct Deposit
- Zelle®

360 Secure Checking* – Value Added Benefits Included

- Includes all standard features from HFCU Basic Checking
- IDProtect® Identity Theft Monitoring and Resolution Service
- Cellular Telephone Protection
- Telehealth
- Roadside Assistance Service
- Fuel Savings
- RideShare Protection
- Travel and Leisure Discounts
- Free electronic statements. Must enroll in HFCU eDocuments.†
- Recieve payment up to 2 days early with HFCU Direct Deposit.

Youth Checking

If you're between the ages of 12 and 17, you can open your Youth Checking account and start enjoying the account that's innovative, individualized, and totally in-demand.

- No monthly service charge.
- Visa® Debit Card and Card Fraud Protection Service
- Online Bill Pay** and Online and Mobile Banking***
- Statements – Electronic†
- Direct Deposit
- Zelle®

If you are 12 – 17 years of age, you can open a Youth Checking account with a joint owner on the account who is 18 or older. Once you turn 18, the joint owner can be removed. At the age of 18, your Youth Checking will convert to HFCU's Basic Checking account with applicable fees. You must have an unexpired government issued photo ID to open the account. There is a $25 minimum deposit to open account. eDocuments are free with this account. There is a $3 fee per month for paper statements (Fees subject to change. Please check our current fee schedule located at www.houstonfcu.org).



*Monthly service fee of $6 per month (Fees subject to change. Please check our current fee schedule located at www.houstonfcu.org). For more details regarding 360 Secure Checking, please refer to our website at www.houstonfcu.org.

**Bill Pay is free provided the service is used at least once every 90 days; otherwise, a $3.00 monthly fee (subject to change) may be assessed.
Personal accounts may not be used for MSB (Money Service Business) services. If HFCU becomes aware of MSB transaction(s), HFCU reserves the right to suspend member's use of service immediately.

***Must have compatible mobile device to use the mobile application. Standard rates and fees may apply from your wireless carrier. For Remote Deposit Anywhere, all funds may not be immediately available after the deposit is made.

† Paper Statements available for all HFCU checking accounts for a $3.00 monthly fee. Age 65+ No Charge for Paper Statements.

Overdraft Protection

When you write a check, withdraw money from an ATM, use your debit card to make a purchase, or make an automatic bill payment or other electronic payment for more than the available balance in your checking account, you overdraw your account. We may cover your overdrafts in three different ways:

1. We offer **Transfer Overdraft Protection** that is linked to one of your savings accounts, which is the least expensive method to cover inadvertent overdrafts. This overdraft protection option only covers overdrafts made by checks, pre-authorized debits, and bill payments if funds are available in the pre-designated savings account at the time the transaction occurs. It is not limited to $750 like the other overdraft services and is not limited to only one savings account. Transfer Overdraft Protection can also be used in combination with Basic or Enhanced Courtesy Overdraft Protection. This option can be available on any or all of your HFCU checking accounts.

2. We also offer **Basic Courtesy Overdraft Protection*** that will cover only overdrafts made by checks, pre-authorized debits, and bill payments up to a $750 limit inclusive of a per item presentation fee of $24, and may not exceed 5 charges per day (subject to change, please see our current Fee Schedule). All members in good standing will be automatically eligible for the Basic Courtesy Overdraft Protection. This service will only be available on one of your HFCU checking accounts.

3. In addition, **Enhanced Courtesy Overdraft Protection*** is offered and will cover overdrafts made by checks, pre-authorized debits and bill payments, plus overdrafts on ATM and one-time debit card transactions. That means we may authorize your HFCU Visa® Debit purchase, even if you were unaware you didn't have the full amount available in your checking account. You'll be able to complete your purchase without the embarrassment of having your transaction declined. If you need a little extra cash from an ATM that's more than you have in your checking account due to an unexpected emergency, HFCU may authorize that transaction as well. Enhanced Courtesy Overdraft Protection, if selected, has a coverage limit of $750 inclusive of a per item presentation fee of $24, and may not exceed 5 charges per day (subject to change, please see our current Fee Schedule), which includes transactions covered by both Basic and Enhanced Protection, as well as fees. This level of protection will only be available on one of your HFCU checking accounts, and you must opt-in or sign up to receive this service.

Houston Federal Credit Union offers these overdraft protection services so that your checks don't bounce and your ATM and debit card transactions aren't declined. You will still pay an overdraft fee to the Credit Union, but you will avoid the merchant's returned check fee, avoid the embarrassment and loss of time of a declined debit card transaction, and stay in good standing with the merchants you do business with. HFCU charges $24 (subject to change, please see our current Fee Schedule) each time an overdraft is paid on your account with either Basic or Enhanced Courtesy Overdraft Protection. Overdraft Protection is not a line of credit. However, if you inadvertently overdraw your account, HFCU will have the discretion to pay the overdraft, subject to your Overdraft Protection limit; which means that HFCU does not guarantee that any type of transaction will always be authorized and paid. If you choose to not opt in to Courtesy Protection and your account is not set up with other overdraft protection services (such as automatic transfers from savings), then transactions on insufficient funds for these types of transactions will be declined at the point-of-sale and a NSF (non-sufficient funds) fee (see HFCU fee schedule) may be assessed. You can opt-out of Basic or Enhanced Courtesy Overdraft Protection at any time. Items can be presented multiple times and will be charged per presentment.

An overdrawn balance must be repaid within 30 days. We may not pay items under your Overdraft Protection limit if you do not maintain your account in good standing by bringing your account to a positive balance within every thirty (30) day period for a minimum of 24 hours.

*Refer to HFCU ODP Important Information Disclosure.

You can easily opt-in to Houston Federal Credit Union's Enhanced Courtesy Overdraft Protection online at www.houstonfcu.org, or by calling the Credit Union at (281) 243-0500 or toll-free 1 (866) OUR-HFCU (1.866.687.4328).

24 HOUR SERVICES

24-Hour Services



Houston Federal Credit Union's automated services keep you in touch with your accounts 24 hours a day, 7 days a week.

Website – www.houstonfcu.org

- Learn about products and services, special promotions, and current events.
- Apply for a loan online.
- Calculate loan payments.
- Digital Wallets (Apple Pay, Samsung Pay, and Google Pay)
- eTeller and eMobile – Free Online Banking and Free Mobile Banking.
- eCheck – Free Bill Pay service.*
- eBudget – Manage your finances all in one place.
- eDocuments – Free electronic statements and notices.
- Check current savings and loan rates.
- Find the HFCU office nearest you.
- Link to the CO-OP Shared Branch site for offices nationwide.
- Online access to financial planning tools, a financial library, and the ability to trade securities online.**
- HFCU Card Alerts and Protections allows you to receive alerts for your debit and credit cards and receive them to your mobile device.***
- eAlerts – Free electronic account alerts.***
- E-mail Houston Federal Credit Union at talktous@houstonfcu.org.
- Chat (only available during regular business hours)
- Make a Loan Payment with HFCU QuickPay service
- Secure Email Message Center
- 3-D Secure (formerly known as Verified by Visa)
- Visa® Click to Pay

eTeller, eCheck, and eMobile Banking

Our eTeller (online banking), eMobile (mobile banking), and eCheck (bill pay) solutions make it easier than ever to manage your finances. eTeller and eCheck are accessed through our website at www.houstonfcu.org and are free to all HFCU members.*

- View your accounts online anytime of the day or night.
- Transfer funds from one account to another.
- Verify check clearings and deposits.
- View your cleared checks online and print copies.
- Make loan payments.
- Make withdrawals from your accounts.
- Pay an unlimited amount of bills at no additional charge.
- Schedule payments whenever you want. You can even schedule recurring payments and payments up to a year in advance – longer if they are bills you pay every month. If you are traveling or away from home for any reason, you can be confident that your bills will be paid as scheduled.
- Our eMobile with eCheck enables you to use your cell phone or other mobile devices to conduct transactions and research anytime, from anywhere.***
- You can pay anyone – from your electric company to your home lawn service. The payments will be deducted from your checking account.
- FREE one-time or recurring transfers.
- Ability to re-set your password easily online.
- Remote deposit anywhere***
- Person-to-person transfers
- HFCU Card Alerts and Protections allow you to receive alerts for your debit, credit, and ATM cards through the free HFCU eMobile app.***



- **eTeller**
- **eMobile**
- **eCheck***

**Bill Pay is free provided the service is used at least once every 90 days; otherwise, a $3.00 monthly fee (subject to change, please see our current fee schedule) may be assessed.*

***Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.* **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**

*****Must have compatible mobile device, and be enrolled in eTeller (online banking) to use the mobile application. Standard rates and fees may apply from your wireless carrier. For Remote Deposit Anywhere, all funds may not be immediately available after the deposit is made.

eDocuments

Simplify your life with free eDocuments.





You can sign up for eDocuments – the more secure, more convenient, and even more eco-friendly way to receive your Credit Union statements. Here are just a few benefits you'll get with eDocuments:

- Secure online statements make it harder to be a victim of identity theft.
- You'll receive an e-mail notification when your statement is ready which gives you faster access to your current statement.
- View your cleared checks directly from your electronic statement.
- Store past statements safely online in your personal online files.
- Switching to eDocuments allows us to be less dependent on paper and more eco-friendly.

You must be signed up for eTeller, HFCU's Online Banking service, to receive eDocuments. To switch to eDocuments, simply log on to eTeller, click on the eTeller tab at the top of the page, and then click on the eDocuments link to subscribe through the online form. You may also switch by using your eMobile banking app by signing in, clicking on the "eDocuments" button and following the prompts on your screen.

eTeller Online and eMobile Banking Alert Preferences*

Free alerts make it easy to conveniently and proactively manage your accounts. Set up a variety of alert preferences specific to your account by selecting accounts from the online or mobile banking dashboard, select your account, and then select alert preferences.

You must be signed up for eTeller, HFCU's Online Banking service or eMobile banking app to receive alerts.

***Must have compatible device. Requires iPhone® with iOS 16.0 or above. Requires Android 12.0 or above. The cell phone or mobile device must have the ability to send and receive text messages and the use of "short codes" must not be blocked. Short codes are special telephone numbers, often five digits long, which are used to send text messages from mobile phones. You are responsible for any text messaging fees from your carrier; message and data rates may apply.**









TellerPhone

Access your accounts anytime of the day or night from a touch-tone telephone. This service is free to all HFCU members.

Local – (281) 243-0770

Greenville, SC – (864) 676-7110

- Balance inquiries.
- Transfer money between your accounts.
- Loan payments.
- Obtain year-to-date information.
- Request a check withdrawal.
- Change your PIN at your convenience for privacy and security – directly from your telephone.
- You will automatically be signed up for this free service when you open your membership account.

TellerPhone Menu Guide ID Numbers:

00 – Savings/Regular Shares (a second savings account would be 01, etc.)
20 – Checking Account (a second checking account would be 21, a third would be 22, etc.)
15 – Money Market Account
80 – Loan (loan account order is set up from your oldest loan to the most recent; 80 would be your oldest loan, 81 your second oldest loan, etc.)

Main Menu:

1 – Account Balance
2 – Account History
3 – Share Withdrawal
4 – Transfer Funds or Make a Payment
5 – Card Services
  a. – Activate a Card
  b. – Reorder a Card
  c. – Deactivate a Card or Report Lost or Stolen
6 – Interest Rates
7 – More Options
  a. – Stop Payment Activities
  b. – Change Access Code
  c. – Future-Dated Transactions

During Your Call: 0 – To reach the Credit Union operator during normal business hours.
1* – Help
3* – Main Menu



Visa® Debit Cards

You must have a checking account to have a Visa® Debit Card.

- Pay for purchases with the Visa® Debit Card, and the amount is automatically deducted from your checking account.
- Pay for purchases at the millions of places that accept Visa® debit cards.
- Convenient to use – carry just one card instead of checks or cash.
- Your Visa® Debit Card also works as an ATM card.
- There's no monthly fee to use your Visa® Debit Card.
- There is no charge to receive your first Debit card from HFCU, but there is a low $5 charge (subject to change, please see our current fee schedule) for a replacement card.
- Your monthly checking account statement will provide details such as the name of the merchant, location, date, and amount for each Visa® Debit Card purchase.

ATM Cards

- Our ATM card lets you access your account 24 hours-a-day at thousands of ATMs across the nation.
- There is never a fee charged when you use an ATM at any HFCU office or any of the CO-OP networks surcharge free ATMs.
- There is no charge to receive your first ATM card from HFCU, but there is a low $5 charge (subject to change, please see our current fee schedule) for a replacement card.
- Use your ATM card to access your savings and/or checking account.
- Members have access to thousands of surcharge-free ATMs nationwide.

ATM Safety Tips

When using a Visa® Debit Card or ATM card, please observe the following tips:

- Never give any information about your card or account to strangers or over the phone.
- Be aware of your surroundings. If you must use an ATM after dark, choose a well-lighted and busy location.
- Have your card and all materials ready before you get to the ATM.
- Follow the ATM instructions carefully, especially at unfamiliar ATMs.
- Stand directly in front of the ATM to ensure privacy during your transaction.
- Don't count your cash at the ATM.
- At drive-up ATMs, keep your doors locked and your engine running.
- If you become suspicious for any reason, don't use that ATM.
- Keep your Personal Identification Number or PIN separate from your Visa® Debit Card/ATM card. Don't write it down on your card or keep it in your wallet.
- If you are followed after using an ATM, go to a nearby police station.
- Report all ATM related crimes or suspicious activity to local police and your financial institution.



CONVENIENT SERVICES

Convenient Services

- **Direct Deposit** – Save valuable time by having your payroll check electronically deposited into your HFCU savings or checking account, and also enjoy the benefit of receiving your funds the same day HFCU receives it. (You can also have direct deposit with your government or retirement checks.) Talk to your employer to find out if direct deposit is offered at your company.
- **HFCU Routing Number: 313183368**
- **Payroll Deduction** – You can designate a portion of your check to be deposited into your HFCU account(s) each payday, making it an easy and convenient way to save. To set up transfers to multiple HFCU accounts, please contact the Credit Union.
- **Night Depository** – Check with your branch office for availability.
- **Cashier's Checks**
- **Money Orders**
- **Wire Transfers**
- **Notary Service** – Free for HFCU members
- **Debt Cancellation Plans**
- **Signature Guarantee (Please refer to our fee schedule)**
- **Safe Deposit Boxes (Sugar Land, Champions, Northwest, Southeast, Rosenberg, Sienna, and Greenway Plaza)**





- **Gift Cards** – Finding the perfect gift doesn't have to be difficult with Visa® Gift Cards. They are the perfect choice for birthdays, holidays, weddings, graduation, and other gift-giving occasions.
    - Can be used as motivational awards for children or prizes for employees.
    - Allows you to give them what they want from where they want it.
    - Immediately activated and ready to use.
    - Easy for you, fun for them!

Recipients can use their card anywhere Visa® is accepted in the U.S.! Prepaid gift cards can be purchased in amounts of $10 up to $1,000.



*Please check our website at **www.houstonfcu.org** for a complete list of services and fee schedule.*

HFCU Investment Group

Located at Houston Federal Credit Union, our team of Financial Advisors is here to help you prepare for what matters most. Whether you're planning for retirement, seeking to manage risk for your family, or seeking opportunities for growth, we provide personalized strategies designed around your goals.

Our Approach

Personalized Guidance, Built Around You
No two members are the same, which is why our process begins with listening. Your unique goals, your comfort with risk, and your timeline shape the strategies we build together. Our Financial Advisors are committed to providing clarity, confidence, and lasting value for every stage of your financial journey.

Our Financial Advisor can help you with:

- Planning for Retirement – Make sure you're ready when the time comes
- Smart Investing – Strategies tailored to your comfort with risk
- Support Your Family's Well-Being – Life and health insurance options for meaningful financial confidence
- Growth and Wealth Preservation – Build confidence in your financial future



Carlos Torresdey
AWMA®, CRPC®
Financial Advisor

Let's Start the Conversation

Planning your financial future doesn't have to be overwhelming. Schedule a no-cost no-obligation appointment today with our Financial Advisor, Carlos, at carlost@houstonfcu.org and see how we can help you move toward your goals.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA(Opens in a new Window)/SIPC(Opens in a new Window)). Insurance products are offered through LPL or its licensed affiliates. Houston Federal Credit Union and HFCU Investment & Retirement Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using HFCU Investment & Retirement Services, and may also be employees of Houston Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Houston Federal Credit Union or HFCU Investment & Retirement Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value

Houston Federal Credit Union provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information.

The LPL Financial registered representative(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state.

LPL Financial Form CRS | Privacy Notice | Terms & Conditions | For Abuse Victims

HFCU Financial Counseling Services

Houston Federal Credit Union provides free Financial Counseling Services to our members. This service will offer personal and confidential counseling tailored to members with complex financial situations. Zulika is a credit and housing counselor with over twenty years of experience. She is bilingual in English and Spanish, and aims to educate members on creating individualized road maps that lead to financial success.

Our Financial Counselor can provide:

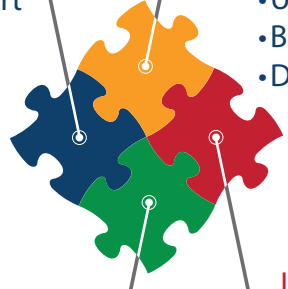
- Financial Advice and support to members
- First-time Homebuyer Counseling
- Personalized Budget
- Financial Workshops

If you have questions or inquiries, call our Financial Counselor, Zulika Diaz directly at **(281) 243-0570,** or email her at **zulikad@houstonfcu.org.**



Zulika Diaz
Financial Counselor

Let Us Help You Complete Your Financial Picture!



GROCERY SHOPPING
- Plan before grocery shopping
- Use coupons
- Bulk shop
- Dollar Store/Thrift Shop

MONTHLY
- Budget at the start of each month
- Cut-out bad spending habits
- Track your expenses
- Pay off debt

LONG-TERM
- Establish a Retirement fund
- Pay off your Mortgage
- Start a business
- Save for a child's college tuition
- Buy a House

SHORT-TERM
- Establish an Emergency Fund
- Plan Home Improvements
- Save for down payments on a house or car

LENDING SERVICES

Lending Services

No matter what your needs are, Houston Federal Credit Union can help with a variety of loan products including new and used auto loans, mortgage and home equity loans, credit cards, boat and RV loans, and signature loans. Online loan application is available through our website at www.houstonfcu.org. If we haven't listed the particular loan you need, just call us…chances are we'll be able to help.

Debt Cancellation is available on most of our loans. With this valuable protection, your loan will be paid due to disability, involuntary unemployment, or a family medical leave of absence. It could even be paid in full in the event of death.

New and Used Automobile, Boat, RV, Travel Trailer, and Motorcycle Loans

- Benefit from exceptionally low, simple interest rates that will save you money over the course of your loan.
- Up to 100% financing for qualified borrowers.
- Extended terms and loan to value options are available. Talk to a Loan Officer for details.

Automobile Services

>> Scan or Click the QR Code to Apply for a Loan

- **VIP** – Vehicle Instant Purchase Checks give you the purchasing power as a cash buyer.
- Extended service contracts available.
- GAP Plus available (Visit www.houstonfcu.org for more details).
- Tire, Wheel, Windshield, and Dent & Door Protection. Also provides roadside assistance, tow, and lock out service.
- Competitive rates on auto and home insurance for HFCU members offered through TruStage™. Call (888) 888-0375 for more information.

Signature Loans

A signature loan is an ideal solution for major expenditures or consolidating debt into one monthly payment.

Secured Loans

Borrow against the funds in your certificate, share, or money market account at a very low rate.

SBA Loans: "Helping Businesses Grow"

Houston Federal Credit Union specializes in SBA loans available from $300,000 up to $5,000,000.

We offer three popular SBA loan programs to help your business succeed. Visit our website for more information, or if you have other questions, email our Commercial Loan Officer, Pastor Oropeza directly at **pastoro@houstonfcu.org.**

What does SBA look for in a loan application?

There are a few requirements that must be met in order for your business to qualify for an SBA loan:

- Applicant must be eligible: For profit business owned and controlled by a US citizen or LPR, legal permanent resident (No visas).
- Repayment ability comes from the cash flow of the business.
- Applicant must be of good character (Both credit and criminal history).
- Collateral purchased from loan funds and personal guaranty generally secure the loan.
- Owner's personal equity contribution.



Commercial Real Estate and Investment Property

We can help you with secured loans for commercial real estate property, which is underwritten with an emphasis on the borrower's credit worthiness, as well as conventional analysis of the property's cash flow and debt.

We also offer secured loans on equipment for terms commensurate with the useful economic life of the equipment, and terms that generally do not exceed 60 months.

If you are interested in a commercial real estate property or equipment loan for your business, email our Commercial Loan Officer, Pastor Oropeza at **pastoro@houstonfcu.org.**

Business accounts may not be used for MSB (Money Service Business) services. If HFCU becomes aware of MSB transaction(s), HFCU reserves the right to suspend member's use of service immediately.

Credit Cards

If you don't already have a HFCU Visa® Platinum Credit Card, now is a great time to apply!

As a valued-member there are five great options available to you, so you can decide which one is the right fit for your lifestyle. HFCU's credit cards offer a low introductory rate for six months, no balance transfer fees*, no cash advance fees*, and zero liability for any unauthorized transactions. Plus sign all your HFCU debit, credit, and ATM cards up for our free HFCU Card Alerts and Protections service.**

Visa® Platinum Advantage

Visa® Platinum Advantage comes with a low-interest rate that is very affordable and convenient for our members!

Visa® Platinum Rewards

Visa® Platinum Rewards includes a fantastic rewards program with cash back feature for every purchase you make, up to 1.50% on net retail purchases.**

Visa® Platinum Family

Visa® Platinum Family card comes with a low-interest rate, and a great way to teach responsible credit habits to children as young as 13 years old. One line of credit is shared between the primary and multiple authorized users, and allows the primary card holder to set credit limits for each card on the account.

Visa® Prime Lock*

Visa® Prime Lock is equal to the current Prime Rate without added margins. This card is available for highly qualified members only.** There is a $50 annual fee linked to the Visa Prime Lock Card.

Visa® Advantage Secured

Visa® Advantage Secured can help you if you're experiencing some credit challenges such as little or no credit history! With a credit line up to $2,500 that's secured by the money you deposit in your share account; you can begin building your credit history.

HFCU Card Alerts and Protections Service

HFCU Card Alerts and Protections is a FREE text alert service available through the HFCU eMobile App to track your daily transactions and help safeguard your accounts from fraudulent activity.*** Activate all your HFCU cards today!

*Interest accrues from posting date.

**Certain restrictions, terms and conditions apply. Speak with a loan representative or visit www.houstonfcu.org for more details.

***Must have compatible mobile device to use service. Standard rates and fees may apply from your wireless carrier.

Available Mortgage Loan Types:

- Home Loans
- Refinancing Home Loans
- Cash-out Refinancing
- Home Improvement Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Unimproved Property Loans
- Lot/Land Purchase Loans
- USDA Loans
- VA Loans
- Jumbo Loans up to 1.5 million
- Investment - Purchase, Rate/Term, and Cash-out

Mortgage Loans

Buying a home may be the largest investment you will ever make. Our staff knows how important this is to you. And, because mortgages can be confusing, we provide experienced Mortgage Representatives who will work with you step by step through the mortgage process. Enjoy competitive rates and very low closing costs (including no origination fees on loans of $100,000.00 or less) when you choose one of our convenient loan programs, along with prompt and pro-active service! We also streamline the process by allowing you to digitally sign and close on your loan safely and securely from the convenience of your mobile device or computer.* Conveniently apply for your loan online today by scanning the QR code below, or visit us at www.houstonfcu.org and let Houston Federal Credit Union take it from there.

<< Scan or Click the QR Code to View Mortgage Rates and Application



*Certain Restrictions Apply. Contact your Mortgage Loan Officer for further information.

Houston Federal Credit Union NMLS #673404

EQUAL HOUSING LENDER

HFCU Mortgage Continued

When it comes to mortgage lending, Houston Federal Credit Union is here to help you find the best options that fit your unique lifestyle. Our highly qualified mortgage lending team assists you through every step to make the process as easy as possible, while also saving you the most money on your loan.

Refinancing Home Loans

Refinancing your current home loan at a lower rate and/or at a shorter term could save you thousands of dollars over the life of the loan. Call us today and let one of our mortgage lending specialists assist you.

Home Improvement Loans

- Loan amount is based on the equity in your home.
- $2,500 minimum loan amount.
- Interest paid may be tax deductible. Consult your tax advisor regarding your specific situation.
- This loan is used for qualified home improvements.



Home Equity Loans and Home Equity Lines of Credit (HELOCs)

(Texas and South Carolina only)

- Home Equity Loans and lines of credit are based on the equity of your home.
- These loans can be used for home improvements, purchase an automobile, pay for education expenses, consolidate debt, take a vacation, or for just about anything you want.
- Home Equity Loans and HELOCs are generally tax deductible. Consult your tax advisor regarding specific situations.
- Home Equity Loans have a minimum loan amount of $5,000 and have no closing cost at $100,000 or less.
- Home Equity Lines of Credit Loans (HELOC)have a minimum loan amount of $1,500 in South Carolina, a minimum loan amount of $4,000 in Texas, and have no closing cost at $100,000 or less.

Unimproved Property and Lot Loans

Whether purchasing a single lot or buying up to 10 acres of land, Houston Federal Credit Union can handle the financing of your unimproved property and lot loans at a minimum loan amount of $5,000.

Second Home Loans

Are you looking to purchase a second home. HFCU can help you with financing options on your second new or preowned home.

Call Our Mortgage Lending Department

Our lenders are ready to help you find a mortgage loan that can work for you! Call us at (281)243-0797 or toll-free at (866)OUR-HFCU(687-4328).

OPENING YOUR ACCOUNTS

Opening Your HFCU Accounts

New members can open accounts online, at any HFCU office, by scanning the QR code below, or by mail. Please remember to include a copy of your unexpired or current government issued photo identification with your Account Card.



<< New Members Scan or Click the QR Code to Apply for Membership

All members need to open a savings account – this account is your ownership account that establishes your membership with HFCU. Please enclose your deposit to open your account(s). Minimum $5 deposit to open a savings account; minimum $25 deposit to open a checking account.

Membership Eligibility

Please check the appropriate box on the Account Form indicating your eligibility to join Houston Federal Credit Union.

- If joining through your employer, check the box and fill in the name of the company.
- If joining through a family or household member, check the appropriate box and list the member's name.
- If joining through one of the communities we serve, check the box and insert the name of the community. Also check if you live, work, worship, or attend school in the community and fill in the address of your home, office, place of worship, or school.
- If you do not qualify for membership through our community or or company eligibility requirements, you can still become a member of HFCU! Simply visit our website at www.houstonfcu.org to see a list of associational SEGs (select employee groups) where a membership, volunteering, or a donation qualifies you to become a member of HFCU.

Convenient Locations

Sugar Land Main Office
16320 Kensington Dr
Sugar Land, TX 77479
(281) 243-0500
- Drive-Thru Lanes
- Drive-Up ATM
- Walk-Up ATM

Sugar Land HFCU Mortgage Office
(Across the street from Main Office)
16255 Kensington Dr
Sugar Land, TX 77479
(281) 243-0500

Memorial Office
777 N Eldridge Pkwy, Ste 150
Houston, TX 77079
(281) 243-0500
- Walk-Up ATMs

Greenway Plaza Office
(Located inside Weslayan Tower)
24 Greenway Plaza, Ste 300
Houston, TX 77046
(281) 243-0500
- Walk-Up ATM

Northwest Office
21550 State Highway 249
Houston, TX 77070
(281) 243-0500
- Drive-Thru Lanes
- Drive-Up ATM
- Walk-Up ATM

Rosenberg Office
28050 Southwest Fwy
Rosenberg, TX 77471
(281) 243-0500
- Drive-Thru Lanes
- Drive-Up ATM

Southwest Office
7459 Southwest Fwy, Ste 100
Houston, Texas 77074
(281) 243-0500
- Drive-Thru Lane
- Drive-Up ATM

Imperial Office
203 Matlage Way
Sugar Land, TX 77478
(281) 243-0500
- Drive-Thru Lanes
- Drive-Up ATM

Southeast Office
8507 South Sam Houston Pkwy East
Houston, TX 77075
(281) 243-0500
- Drive-Thru Lanes
- Drive-Up ATM

Champions Office
5302 Cypress Creek Pkwy
Houston, TX 77069
(281) 243-0500
- Drive-Thru Lanes
- Drive-Up ATM

Sienna Office
8130 Highway 6
Missouri City, Texas 77459
(281) 243-0500
- Drive-Thru Lanes
- Drive-Up ATM

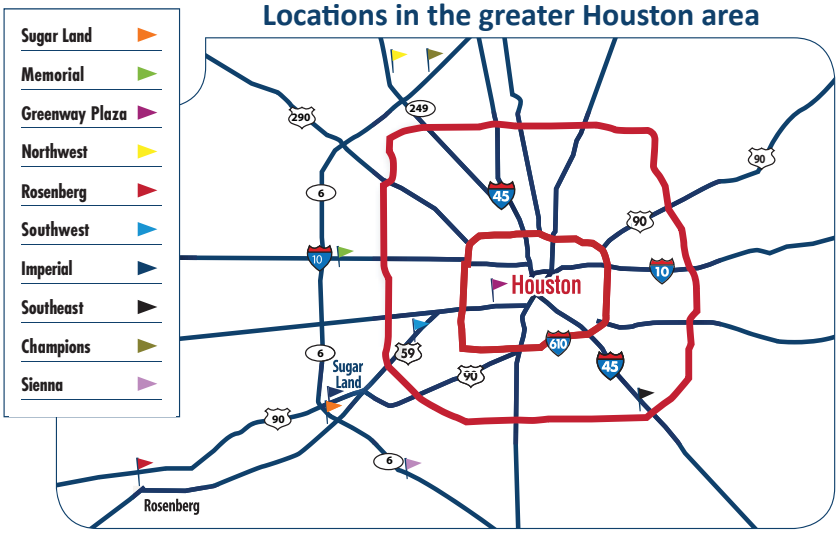
Greenville Fluor Office
(Directly behind the Haywood Mall in the Fluor building)
100 Fluor Daniel Dr, C102U
Greenville, SC 29607
(864) 676-7300
- Walk-Up ATMs (Restricted Access)

Greenville Grove Office
(Next to the VA)
901 Grove Rd
Greenville, SC 29605
(864) 676-7300
- Drive-Thru Lanes
- Drive-Up ATM

For office hours, please call your nearest HFCU branch, or visit **www.houstonfcu.org**.

HFCU

Locations in the greater Houston area





HFCU Houston Federal Credit Union

www.houstonfcu.org

Toll-Free: (866) OUR-HFCU (687-4328)
e-mail: talktous@houstonfcu.org
TellerPhone: local (281) 243-0770
Loan Department: Toll-Free (844) VIP-HFCU (847-4328)
Greenville, SC: (864) 676-7300
HFCU Routing Number: 313183368

We're Houston's Credit Union!

Nationwide CO-OP Shared Branches

<< For a listing of thousands of locations and ATMs ready to serve you nationwide, scan or click the QR code to the left to use our CO-OP Branch and ATM Locator, or visit our website at www.houstonfcu.org.

CO-OP ATMs · CO-OP Shared Branches · Equal Housing Lender

SBA Lender

Approved to offer SBA loan products under SBA's Preferred Lender/Express; Lender/Certified; or Lender/Microlan programs.

NCUA

Federally Insured by NCUA

HFCU Houston Federal Credit Union

www.houstonfcu.org