

We are so glad  
you are a part  
of our family!



WELCOME

# WELCOME

TO HONDA FEDERAL CREDIT UNION



## *Thank you for joining Honda Federal Credit Union!*

We aim to ensure every Member experience is a great one, and we look forward to helping you reach your financial goals. As a Honda FCU Member, you are an important part of our family.

As part of the Honda organization, our Membership is made up of skilled, dedicated Honda Associates from plants and offices around the country, and their family members. We take great pride in our unique relationship with the Honda Family.

The Honda name has become synonymous for quality, reliability and innovation. For more than 50 years, we've worked to live up to the name we are privileged to share.

It is our goal to create not only the highest quality financial products and services, but the most practical and productive. We want everything we offer to be something Members value and need. We want to be that single source Members know they can always count on. In an era of change for change's sake, we strive to shake up the status quo with advances that aren't simply what's new, but what's next.

We are committed to being the finest financial institution Honda Associates and their families can partner with. We want every person eligible to join our credit union to come to one simple conclusion:

***TOGETHER, WE'RE BETTER.***



# CHECKING ACCOUNTS



*Flexibility that fits your lifestyle*

Most people use their checking account every day, so it's important that it comes with benefits that suit a variety of lifestyles. That's why we offer three different checking accounts to save you time and money.

## TYPES OF ACCOUNTS

### Regular Checking

- No minimum balance
- No monthly service charge

### Interest Checking

- Minimum required balance of \$1,000
- No monthly service charge

### Premier Checking

- Minimum required balance of \$10,000
- No monthly service charge

## Benefits

- Free Visa® Check Card
- 24-hour access through Online Banking, Mobile Banking, and Audrey
- Unlimited check writing
- Free Mobile Deposit
- Go paperless with eDocuments
- Free Bill Pay when enrolled in eDocuments
- Overdraft Protection with a Savings Account or Honda FCU Credit Card
- Visa purchase alerts for fraud protection

*Find out more about our Checking Accounts by visiting our website at [www.hondafcu.org/checking](http://www.hondafcu.org/checking), calling 1.800.634.6632 or **visiting one of our branches.***

# SAVINGS ACCOUNTS



## GENERAL SAVINGS ACCOUNTS

### Regular Savings Account

With great features such as a competitive rate, a \$5 minimum balance requirement and easy ATM access, a Regular Savings Account is perfect for your needs.

#### *More for Your Money*

- Competitive interest rate
- Interest compounded daily, paid monthly
- No monthly service fee
- Only \$5 minimum deposit required to open

#### *Greater Flexibility*

- Access your funds by ATM.
- Add funds with Direct Deposit or Payroll Deduction.
- Open as many Secondary Savings Accounts as you'd like to save for vacations, holidays or a rainy day. You can even open accounts online through Online Banking.

### Premier Savings Account

Maximize the returns of your larger balances with our Premier Savings Account. You'll earn more over time with our high-yield market rates, yet still have the ability to make withdrawals each month.

#### *Bigger Value*

- Higher rate of interest than Regular Savings Account
- Interest compounded daily, paid monthly
- \$10,000 minimum balance
- No monthly service fee with minimum balance

## Holiday Savings Club Account

Save for the holidays as you earn more with our competitive savings rate.

### *More for Your Money*

- Only \$5 minimum deposit required to open
- No monthly service fee
- Earn 1% above our current savings rate on balances up to \$2,500\*

## MONEY MARKET ACCOUNTS

*Enjoy great access and a great return.*

### Regular Money Market Account

Our Money Market Accounts combine the access and convenience of checking with the return of a high-yield savings account.

- Low minimum deposit of \$2,500 required to open this account.
- This is a tiered variable-rate savings account. Interest earned is based on the average daily balance for the month.\*
- When average daily balance for the account reaches a new tier level, you start earning dividends at a higher dividend rate.
- No monthly service fees.

### Investor's Advantage

An Investor's Advantage Account provides liquidity while maintaining high yields, and its rates can change weekly to more closely reflect market conditions.

- Earn our highest investment yield with a minimum balance of \$100,000\*
- No monthly service charge with minimum balance
- Free checks
- Make up to six withdrawals each month
- Manage your account online at [www.hondafcu.org](http://www.hondafcu.org)

\*Your rates are subject to change to reflect market conditions.

## SAVINGS CERTIFICATES

*The secure way to see high returns*

Enjoy real peace of mind – and earn our highest competitive rates. With Honda FCU Savings Certificates, your investment is insured against loss and may be opened with as little as \$500. Plus, we guarantee that any early withdrawal penalty will only impact dividends earned.\*

*The Greatest Return*

- Our highest competitive rates
- Fixed rate locks for the life of the certificate
- Balances over \$10,000 earn higher rates
- Earn higher rates for longer terms
- Dividends compounded daily and paid monthly

*More Options*

- Terms of 6, 12, 24, 36 and 60 months
- Dividends may be withdrawn without penalty

## Flex Share Certificates

*Great investment with a short term*

- Get the most out of our flexible Share Certificate Account and earn a 12-month rate on a 10-month term.
- Enjoy a 10-day window after five months to deposit or withdraw funds without penalty.\*
- Rate automatically increases after five months if our 12-month rate has increased.
- Choose a Regular (\$1,000 minimum), Premier (\$10,000 minimum) or Executive (\$100,000 minimum) certificate.
- Convenient automatic renewal option.

\* For additional information please speak with your local member services representative.

\*Terms and conditions subject to change. Cannot withdraw the funds below the minimum.

## INDIVIDUAL RETIREMENT ACCOUNTS

*The smart way to prepare for retirement*

Let us help you plan for retirement. We can roll over an existing IRA from another financial institution or help you open a brand new account with us. We offer several types of IRAs, each with their own unique features and benefits – including the flexibility to invest your IRA in either a Honda FCU Savings Account or Savings Certificate with a term of 12, 24, 36 or 60 months.

### Traditional IRA

Deposit pre-tax income now.\* After you retire, pay taxes as you withdraw your savings.

### Roth IRA

Deposit after-tax income now, but withdraw funds tax-free when you're ready.\*

### Coverdell ESA (Educational Savings Account)

Deposit after-tax income now. When your child reaches 18, he or she can withdraw funds tax-free.\*

*Which IRA is right for you?*

#### **A Traditional IRA is a good choice if:**

- Your income is too high for a Roth IRA.
- You need to roll over assets from an employer-sponsored plan.
- You expect to be in a lower tax bracket when withdrawals begin.

#### **A Roth IRA is a good choice if:**

- You anticipate being in a higher tax bracket when you retire.
- You don't get a tax deduction for Traditional IRAs.
- You want to take distributions from an IRA before age 59½.

\*Consult your tax advisor. See [www.hondafcu.org](http://www.hondafcu.org) for additional product details.

# LOANS & LINES OF CREDIT



At Honda FCU, we offer you and your family all the hassle-free lending options you'll need for the road ahead. Simply tell us about your borrowing needs. We offer members a number of loan options with competitive low rates and terms that can be tailored to fit your budget. With the convenience of payroll deductions, you can have your loan payments deducted directly from your paycheck. Choose from weekly, biweekly or monthly payments. Honda FCU saves you money with great rates and fewer fees.

## SECURED LOANS

Purchase or refinance your titled or non-titled vehicles with ease and convenience.

### Vehicle Loans

- New or used auto
- New or used motorcycle

### Recreational Loans

- ATV/UTV/Dirt bike
- Utility tractor
- New or used boat
- Trailer
- RV/Camper
- Snowmobile

## UNSECURED LOANS

The options are endless with an HFCU Unsecured Loan for when life happens.

- Debt consolidation
- Back-to-school supplies
- Vacations
- Small home repairs

## VISA CREDIT CARDS

Visa® makes shopping easy and convenient. Our Visa cards are accepted worldwide at merchants that welcome Visa credit cards. Honda FCU has some of the lowest rates in the country and no annual fees. Both our Visa Classic and Visa Gold come loaded with features, and you always get the best possible rates.

### Visa Classic

- Great option for students and young adults to build credit
- Cash advance checks
- ATM access
- 24-hour access with Online Banking or Audrey
- Statements are available online







## Visa Gold

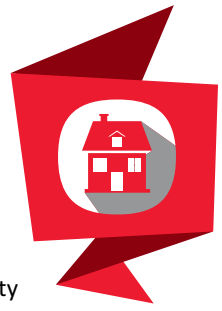
- Introductory 6.90% APR for the first six months\*
- Credit line up to \$25,000
- Free purchase protection
- Free travel insurance
- Free auto rental insurance
- Member Advantage Points



*Honda FCU's rewards program for VISA Gold card holders makes it easy to earn purchase points you can use to get the rewards you want. Earn one point for every dollar you spend on eligible goods and services. That includes dining, entertainment and retail gift cards, premium merchandise and even travel accommodations. Check out the detailed Member Advantage Points reward catalog online to find out more.*

\*Classic account rates may vary between 10.50% - 18.00%. Annual Percentage Rate (APR) is based on your credit history. Shared secured Visa Classic card is fixed at 5.90%. Visa Gold introductory rate is 6.90% APR for six months; after six months, rate is fixed at 9.90% APR.

# HOME LOANS



## FIRST MORTGAGE LOANS<sup>†</sup>

Whether you're buying a trendy condo or a family home with room to grow, or relocating for your new job, we offer a variety of affordable mortgage options to meet your specific needs.

### *Affordable and Convenient*

- Up to 97% Loan-To-Value (LTV) financing
- Low closing costs

### *Flexible Options*

- Terms up to 30 years
- Jumbo Loans starting at \$417,000

### *Added Convenience*

- Automatic payment options
- Apply online at [www.hondafcu.org](http://www.hondafcu.org)

## FIXED-RATE MORTGAGES<sup>†</sup>

Enjoy the security of a competitive rate that will never increase.

- Low, fixed rates for the life of the loan
- Principle and interest payments will never increase

## ADDITIONAL PRODUCTS<sup>†</sup>

Start with a lower rate so you can afford more home.

- Adjustable-Rate Mortgages
- Federal Housing Administration (FHA) Loans
- Department of Veterans Affairs (VA) Loans

## HOME REFINANCING<sup>†</sup>

Save big with all the benefits of a Honda FCU mortgage.

- Lower your monthly payments
- Save thousands of dollars in interest
- Use funds to consolidate debt or pay for a home renovation

## EQUITY ONE‡

### *Second Mortgages Made Easy*

Gain the freedom to dream big. This fixed-rate term loan allows you to use the equity in your home for your own unique borrowing needs.

### *Equity One Fixed Second Mortgage*

- \$424,100 maximum loan amount\*
- 5-, 10-, 15- or 20-year terms
- Up to 100% LTV available including the first mortgage
- No annual fee or closing costs†
- Available to members who reside in AL, CA, GA, IN, NC, OH and SC

## EQUITY RESERVE LINE OF CREDIT‡

### *Harness the Power of Your Home's Equity*

Get something out of all you've put in. This revolving line of credit is an affordable way to finance home improvements, vacations, college tuition and more.

### *Smart Terms*

- Low variable rate
- No annual fee or closing costs†
- Maximum rate adjustment is 1% quarterly and 2% annually
- Available to members in AL, CA, OH and SC

### *Unmatched Versatility*

- 10-year draw period and additional 10-year payback
- Up to 100% LTV ratios
- Access funds through Equity Reserve Visa Gold card, convenience checks, Online Banking and at any Honda FCU branch

\*Amount subject to change.

†If loan is closed within 24 months of inception, member agrees to reimburse previously waived closing costs up to \$300.

‡Consult your tax advisor.

## GET STARTED.

Applying for a loan or line of credit is easy. Just stop by a branch office to apply in person or call 800.634.6632. Our home lending representatives can answer your questions and begin the application right over the phone.

### *Make purchasing a home easier. Get pre-approved.*

Know exactly how much you can afford now, so you can be ready to buy your dream house later. Get pre-approved for a Honda FCU mortgage today.



# BUSINESS VISA CREDIT CARD



The easy way to pay for your Honda business expenses! Business Visa credit cards are available to qualified Honda Associates. Put your mind at ease and pay your Honda Business Expenses with the card that has benefits.

## *Affordable and Convenient*

- No annual fees
- No interest charges
- Balances to be paid in full each month
- Automatic payment from any Honda FCU Savings or Checking Account
- Use Online Banking to view your account activity and make payment transfers
- Direct Deposit expense reimbursement to a Honda FCU account

## *Earn Member Advantage Points*

- Redeem points for airline tickets, cruises, entertainment certificates or other merchandise
- Combine with points from your Honda Visa Gold card
- Track your reward points at [www.hondafcu.org](http://www.hondafcu.org)
- Added security:
  - + FREE purchase protection program
  - + FREE travel accident insurance
  - + Toll-free emergency number: 1.800.847.2911
- Fraud tracking
- Visa alerts

# ACCESS & CONVENIENCE



## Online Banking

*Experience anytime, anywhere access*

Securely access your Honda FCU accounts 24 hours a day from anywhere in the world with Online Banking. It's a free service that gives you total control of your money.

### *More Convenient*

- Available 24 hours a day, anywhere in the world
- Verify account balances and transfer funds
- Make credit card or loan payments
- Apply for a loan online
- Open share accounts through eShares
- eDocuments available

### *Bill Pay Available*

- Simple and easy – no checks, no stamps and no envelopes
- Pay all your bills directly from your checking account
- Payments made electronically or mailed by check, and Honda FCU handles the rest
- Free for the first six months
- Bill Pay is free with eDocuments

## Mobile Banking

*Put us in your pocket*

Mobile Banking is a free service that provides easy, secure access to your accounts anywhere an internet connection is available. You just need a compatible phone with a data or text plan to participate. Simply sign up for our Online Banking service to get started.

### *Flexibility*

- View balances and transactions
- Transfer funds
- Make loan payments

### *Mobile Bill Pay*

- View existing payees
- Schedule new or recurring payments for existing payees
- View payment history

### *Mobile Deposit*

- Make free check deposits conveniently and directly through Mobile Banking!
- Take a picture of the front and back of the check and click submit
- Receive confirmation instantly
- Credits apply immediately; daily maximum limits apply\*

## CU Service Centers

*More locations for more convenience*

Find helpful, personal service – even when you can't find a Honda FCU branch. Now every Honda FCU member can make deposits, loan payments, transfers and much more at our free CU Service locations. We've created more than 2,900 centers at partner credit unions nationwide to ensure you always have quick and easy access to your Honda FCU accounts.

# Audrey Automated Teller

*Help is only a phone call away*

With Audrey Automated Teller, you get instant, 24/7 access to your Honda FCU accounts. Call 1.800.634.6632 and press “1” and all your accounts will be right at your fingertips.

- Transfer funds
- Reorder checks
- Request a check copy or stop payment
- Request a withdrawal by check

## *How to use Audrey:*

- Call 1.800.634.6632 from a touch-tone phone and press “1.”
- After the greeting, enter your account number followed by “#.”
- Enter your four-digit access code. If you do not know your four-digit access code, which is different from your ATM PIN, please contact Honda FCU to obtain a temporary code. For your security, you can change your code while using Audrey.
- Follow Audrey’s simple instructions to access the account information you need. Audrey begins in the Menu Mode and can easily convert to Quick Mode as you become familiar with the codes.

# Direct Deposit

*The easiest way to deposit your paycheck*

Stop rushing around on payday. Sign up for Direct Deposit and have your paycheck deposited directly into your Honda FCU Savings or Checking Account. Your payroll funds will be available first thing in the morning every payday. It doesn’t get any easier.

- Hassle-free
- No waiting in lines
- Funds deposited automatically to your Honda FCU Checking or Savings Account
- Direct Deposit is recorded on your pay stub

# Payroll Deduction

*Make payments and deposits worry-free*

Have your Honda FCU loan payments deducted directly from your paycheck. Payroll deductions are just another way Honda FCU is making money management convenient and hassle-free for you.

## *Convenient & Flexible*

- Distribute funds to any Honda FCU loan, Visa or deposit account
- Make savings easy with payroll deduction
- Payments are made automatically

# Our ATM Network

- Enjoy no-fee ATMs from coast to coast
- Travel confidently, knowing your money’s always within reach. Honda FCU has over 33 ATMs located in or near our offices and campuses. And, we’ve partnered with credit unions nationwide to give you access to more than 30,000 other no-fee ATMs.
- To find the nearest CO-OP® ATM, visit [www.co-opnetwork.org](http://www.co-opnetwork.org).

Accepted wherever you see these symbols:



\*Terms subject to change

## MENU MODE INSTRUCTIONS

To return to the previous menu, press #, to end the call, press \*.

### MAIN MENU

1. Balance Inquiry/Menu
2. History/Inquiry Menu
3. Withdrawal Menu
4. Transfer Menu
5. Checking Information Menu
6. Loan Information Menu
7. Additional Options Menu

### BALANCE INQUIRY MENU – PRESS 1, THEN

1. Savings Balance
2. Checking Balance
3. Account Balance
4. Loan Balance
5. Savings and Checking Summary
6. Loan Summary
7. Account Balance on a Specific Date
8. Loan Balance on a Specific Date

### HISTORY INQUIRY MENU – PRESS 2, THEN

1. Last Payroll Deposit
2. Last Deposit
3. Savings and Checking History
4. Loan History
5. Deposit History
6. Recent Transaction Activity Menu

### WITHDRAWAL MENU – PRESS 3, THEN

1. Savings Withdrawal
2. Checking Withdrawal
3. Account Withdrawal
4. Loan Withdrawal

### TRANSFER MENU – PRESS 4, THEN

1. Savings to Checking Transfer
2. Checking to Savings Transfer
3. Account to Account Transfer
4. Loan to Savings Transfer
5. Loan to Checking Transfer
6. Loan to Account Transfer
7. Savings to Loan Transfer
8. Checking to Loan Transfer
9. Account to Loan Transfer

### CHECKING INFORMATION MENU – PRESS 5, THEN

1. Checking Balance
2. Check Clearance
3. Checking History
4. Check Copy Request
5. Stop Payment Request
6. Check Reorder Request

## QUICK MODE SERVICE CODES

Enter the two-digit service code followed by #.

### BALANCE INQUIRIES

10. Account Balance
11. Savings Balance
12. Checking Balance
13. Loan Balance
14. Savings and Checking Summary
15. Loan Summary
16. Account Balance on a Specific Date
17. Loan Balance on a Specific Date
18. Loan Advance Total

### HISTORY INQUIRIES

21. Check Clearance
22. Last Payroll Deposit
23. Last Deposit
24. Deposit History
25. Savings and Checking History
26. Loan History
27. Loan Payment Inquiry
28. Loan Payoff Estimate

### TRANSFERS

30. Account to Account Transfer
31. Savings to Checking Transfer
32. Checking to Savings Transfer
33. Loan to Savings Transfer
34. Loan to Checking Transfer
35. Savings to Loan Transfer
36. Checking to Loan Transfer
37. Account to Loan Transfer
38. Loan to Account Transfer

### WITHDRAWALS

41. Savings Withdrawal
42. Checking Withdrawal
43. Loan Withdrawal
44. Account Withdrawal

### REQUESTS

20. Stop Payment Request
54. Check Reorder Request
55. Check Copy Request







### Quick Mode

**HONDA**  
Federal Credit Union

#### TRANSACTIONS

- 60 Recent ACH Transactions
- 61 Recent ATM Transactions
- 62 Recent Check Clearings
- 63 Recent Loan Payments
- 64 Recent Payroll Transactions
- 65 Miscellaneous Inquiry

#### YEAR-TO-DATE INFORMATION

- 71 IRA Contributions
- 72 Interest Earned
- 73 Interest Paid

#### ADDITIONAL OPTIONS

- 91 Rate List
- 92 Help
- 96 Inquire on Another Account
- 97 Change to Menu Mode
- 98 Change Access Code
- 99 Goodbye

#### LOAN INFORMATION MENU -

##### PRESS 6, THEN

- 1 Loan Balance
- 2 Loan Summary
- 3 Loan Payment Inquiry
- 4 Recent Loan Payments
- 5 Loan Payoff Estimate
- 6 Loan Balance on a Specific Date
- 7 Loan Advance Total

#### ADDITIONAL INFORMATION MENU -

##### PRESS 7, THEN

- 1 Year-To-Date Information Menu
- 2 Change Preferences Menu



### Menu Mode

**HONDA**  
Federal Credit Union



