

## Privacy Policy

Transtar Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and to help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this Privacy Notice. It describes our credit union's Privacy Policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If you have any questions about this privacy notice, please contact:

Transtar Federal Credit Union  
Attn: Privacy  
12930 Northwest Freeway  
Houston, Texas 77040

## Third Party Link Disclosure

Our Website has a number of links to other third party sites. These links to external third parties are offered as a courtesy and a convenience to our members. Transtar Federal Credit Union is not responsible for the content of such websites and does not endorse or guarantee 3rd party links. The products and services offered on 3rd party sites are not products of Transtar Federal Credit Union. Therefore, Transtar Federal cannot attest to the accuracy of information provided by the linked sites and assumes no responsibility for the content, safety, security, or privacy of any such site or any transactions you conduct through them.

## COMPLAINT NOTICE

At Transtar Federal Credit Union, we appreciate the opportunity to personally resolve any issues that are brought to our attention in a quick and efficient manner. If you have a problem with the services provided by this credit union, please contact us at:

Transtar Federal Credit Union  
12930 Northwest Freeway  
Houston, TX 77040  
Phone: 832-201-0190

However, a member may elect to seek resolution from the National Credit Union Administration (NCUA) and the contact information is provided for your convenience. If any dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Nation Credit Union Administration at:

Nation Credit Union Administration

1775 Duke Street

Alexandria, VA 22314-3428

[www.mycreditunion.gov](http://www.mycreditunion.gov)

### **Computer Fraud and Abuse Act of 1986**

Unauthorized use of Transtar's website or online banking products is strictly prohibited and is subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18, U.S. Code Sec. 1001 and 1030. Transtar Federal Credit Union may monitor and audit usage of this system. All persons are hereby notified that the use of this system constitutes consent to such monitoring and auditing.

### **USA Patriot Act Disclosure**

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, record information and identify each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### **Opt-In**

Transtar Federal Credit Union currently provides multiple overdraft options on your checking account to protect you from insufficient funds. An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- We offer Overdraft Transfers, such as a link to a savings account or line of credit, which may be less expensive than our Overdraft Privilege option. To learn more, ask us about these plans.
- We also offer Overdraft Privilege (ODP) that comes with most checking accounts. This program allows TFCU to overdraw your checking account in order to pay a transaction up to a predetermined limit. Currently, this can be used to cover checks, debit card purchases, ATM withdrawals, and ACH transactions.

NEW REGULATIONS will require account holders who currently have Overdraft Privilege to opt in to the program by July 1, 2010 allowing it to be available thereafter for ATM and Debit Card Transactions. This notice explains our Overdraft Privilege (ODP) program effective July 1, 2010.

### **What are the standard overdraft practices (ODP) that come with my account?**

We will authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic Bill Payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM Transactions
- Debit Card Transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

**What fees will I be charged if Transtar Federal Credit Union pays my overdraft?**

Under Overdraft Privilege (ODP), we will charge a fee of \$30.00 per item, each time we pay an overdraft. There is no limit on the total fees we can charge you for overdrawing your account.

**What if I want Transtar Federal Credit Union to authorize and pay overdrafts on my ATM and Debit Card transactions?**

If you also want us to authorize and pay overdrafts on ATM and Debit Card transactions, call 832.201.0190 or complete the form below and mail it to: Transtar Federal Credit Union, Attn: ODP Coordinator, 12930 Northwest Freeway, Houston, Texas 77040.