



# EXPRESSWAY NEWS

## CRAIG'S CORNER

Happy New Year from Houston Highway Credit Union. A time for new beginnings, fresh expectations, along with brand new memories.

As I reflect on 2018, I am grateful for the opportunity to serve the needs of our members.

This past year, some of our members have required assistance from not only daily encounters but also from recovering from Hurricane Harvey. We were here to help them but also you. You may just have a simple question for us, we are proud to be here for you no matter what level of circumstance you may need help with.

In 2019, we look forward to continue serving you, your family and our community.

## 2019 SCHOLARSHIP PROGRAM

High School Seniors can submit scholarship applications until Friday, February 15, 2019. No late applications will be considered. To download an application form and view the eligibility requirements, visit [www.HoustonHighwayCU.com](http://www.HoustonHighwayCU.com) today.



## TAX SEASON 2019

We are here to help you every day - that includes doing our part to help alleviate some of the stress that comes with filing taxes. You can access Turbo Tax from our website. Programs like TurboTax can really help in making sure you take all your deductions and credits. Plus, it will help you avoid making simple math mistakes that could be costly and after using our routing number of 313083251 and your credit union member number, your refund can be deposited directly into your account.

Remember to have everything ready to make your filing easy and quick.

- W2's from all your employers
- Interest or dividend income from investments
- Property taxes
- Charitable giving
- Mortgage interest
- State and local tax refunds

If it looks like you may need extra cash during the tax season, please come in so we can work together to lessen your impact.

## GET BACK ON THE ROAD TO FINANCIAL SUCCESS

Improve your finances in 2019 with a Debt Consolidation Loan!

Struggling with multiple debt payments? Apply for a Personal Debt Consolidation Loan online or contact one of our member service representatives today. Rates are as low as 10.74%APR\*. Visit [www.HoustonHighwayCU.com](http://www.HoustonHighwayCU.com) for details and to apply online.

\*APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change.



# 66<sup>TH</sup> ANNUAL MEETING

JOIN. ASPIRE. ACHIEVE.



Please join us for our Annual Meeting March 16, 2019. 9:00 – 10:00 am at Houston Highway Credit Union 8120 Washington Avenue. All members are invited to attend and exercise your rights as member-owners of the Credit Union. One of the most important agenda items for this meeting is the election of Board of Director positions. Did you know that Annual Meetings allow members to be more interactive with their community and Credit Union Leadership?

We encourage all of our members to partake in this yearly event. Please consider stopping by and meeting your Credit Union Staff and Board of Directors. And after the meeting, we have a fun filled Community Event - Shred Day from 10:00 am – 1:00 pm. Bring in any important documents for disposal – Shred it, Don't regret it! Bring your family and enjoy food, fun and even a few surprises.

## — 2019 BOARD ELECTIONS —

JOIN. UNITE. LEAD.

Each year, HHCU Members elect Directors from within the Membership to serve on the Board of Directors. The election takes place every year at the Annual Meeting. If you are interested in volunteering time and service as a Director, or on a committee of the Board, please contact a member of the Board appointed Nominating Committee by February 1, 2019.

- Schandria “Shay” Williams (713) 802-5705
- Jacob Millwee (281) 787-6302
- David Nitsch (713) 802-5633

Any member in good standing is eligible for nomination consideration. To be considered, a member MUST contact the Nominating Committee and complete a Director Application and Agreement to Serve. Additionally, any current board member or Craig Atkinson will be happy to discuss the duties and requirements for a person considering placing their name into the pool of nominees.

## HOLIDAYS



Monday, January 21  
Closed for Martin Luther King Jr. Day



Monday, February 18  
Closed for Presidents Day

Access your account anytime using our free electronic me-SERVICES for smartphones, computers and mobile devices!

## COMPLAINT NOTICE

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Houston Highway Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

By U.S. Mail: 914 East Anderson Lane  
Austin, Texas 78752-1699  
Telephone Number: (512) 837-9236  
Website: [www.tcup.state.tx.us](http://www.tcup.state.tx.us)

## ACCESS TO CREDIT UNION DOCUMENTS

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- (1) balance sheet and income statement
- (2) a summary of the most recent annual audit completed
- (3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- (4) Internal Revenue Service Form 990

Houston Highway Credit Union  
8120 Washington Avenue, Houston, TX 77007

### Hours of Operation

Mon.-Thursday: 9:00am – 5:00pm  
Friday: 9:00am – 5:30pm  
Saturday: 9:00am – 2:00pm

### Drive Thru

Mon-Thursday 7:30am – 6:00pm  
Friday: 7:30am – 6:00pm  
Saturday: 9:00am – 2:00pm

### Phones

Mon-Thursday 7:30am – 6:00pm  
Friday: 7:30am – 6:00pm  
Saturday: 9:00am – 2:00pm

[www.HoustonHighwayCU.com](http://www.HoustonHighwayCU.com)

(713) 864-4438 | Toll-free (800) 354-3541 | Fax (713) 864-1714

### CU Service Centers

Visit [www.houstonhighwaycu.com/find-branchatm/](http://www.houstonhighwaycu.com/find-branchatm/) for a location near you.

### Directors:

Mike Alford, <b>Chairman</b>	2019
Rita Dennis, <b>Vice Chairman</b>	2021
Otto Maresh, <b>Treasurer</b>	2021
David Eng, <b>Secretary</b>	2020
Gregory Ranft, <b>Director</b>	2020
Lonnie Johnson Sr., <b>Director</b>	2019
Orlando Felix, <b>Director</b>	2021

### Advisory Directors:

Jacob Milwee

### Audit Committee:

Gregory Ranft, **Chairman**  
Eliza Paul  
Lonnie Johnson, Sr.

### ALCO Committee:

Craig Atkinson - **Chairman**  
Juan Villegas  
Mike Alford  
Teresa Nicolas-Briggs  
Jacob Milwee

### Executive Management:

Craig Atkinson - **President**  
Teresa Nicolas-Briggs - **Senior VP**  
Juan Villegas - **VP of Operations**

### Branch Operations:

David Gerow- **Branch Manager**  
Rebecca Oliver  
Addie Briggs  
Adrain Martinez  
Priscilla Varela  
Miguelangel Gebremedhin

### Accounting/ Audit:

Debbie Heusi - **Accounting Supervisor**

### Member Advocacy/ Marketing:

Roberto Rodriguez  
Vicki Fleeger  
Cindy Reibenstein