

CRAIG'S CORNER

Hello CU Members!

Here at Houston Highway Credit Union we understand the holiday season can be a little stressful. From making sure all the bills get paid to buying that special gift for that special someone. Don't let financial worries get in the way of your holiday cheer. There are many options available for you to begin the new year with a little extra cash in your pocket. First, create a budget and stick with it. It's a good way to pay everything that needs to get paid while also buying what you need without overspending. We will also be offering our Holiday Cash Dash promotion. Borrow up to \$1,000 with a monthly payment of \$100. Come and speak with one of our Member Service Representative's for more information.

If you already have an existing loan with us, take advantage of our holiday Skip-a-Pay. For a small fee, free up some extra cash and skip November or December's payment without hurting your credit. The application for the Skip-a-Pay is located on our website, or speak with a Member Service Representative over the phone or in office.

Just as a reminder, our annual Kidtober event is just around the corner on Saturday, October 29 between 10AM and 1PM. Get ready for a spooktacular event complete with a kid costume contest, a pet costume contest, fun goody bags and giveaways, and a pumpkin patch. Come hungry as we will be serving corn dogs, corn on the cob, gumbo, cotton candy and popcorn. As always the Delta Shred Truck will be here ready to destroy documents with sensitive information. So mark your calendars, we will love to see you!

From your family here at Houston Highway Credit Union, we wish you and your family a joyous holiday season.



EXPRESSWAY NEWS

FALL 2016

SKIP-A-PAY



We're offering Skip-A-Pays during the months of November and December. You can skip your HHCU loan payments for a fee of \$20 per loan, per month. You can skip one monthly payment per loan each calendar year. So take the extra cash and do something festive to celebrate the season!

*Skip-A-Payment Requests are subject to approval. Delinquent accounts are not eligible for the Skip-A-Payment program. Offer is not available for credit cards, mortgages, home improvement or overdraft privilege. For each HHCU loan, a single monthly payment may be skipped in either the month of November or December, 2016. HHCU Members with multiple HHCU loans may be eligible to skip a single monthly payment per loan. Skip-a-Pay requests must be submitted at least one week prior to payment due date to allow for processing. You must be current on all loans. Loans with co-signers will require both signatures on the request form. Three consecutive payments must have been made on new or refinanced loans to be eligible.

CREDIT BUILDER LOAN

Whether you're on the path to establishing credit or you would like to improve your existing score, contact HHCU today to learn about how we can assist you in accomplishing that. With the HHCU Credit Builder Loan, the money you borrow is secured in your Savings account for the term of the loan and dividends are paid on the money while you make payments and establish your credit. Once you have successfully paid the loan in full, the money becomes available in your account. Maintaining scheduled payments for a minimum of six months will allow the payment history to be reflected on your credit report and may help you improve your score.

Higher credit scores combined with high-value, low-rate products and services from HHCU can lead to lower rates and personal savings for you and your family. Apply now with our easy-to-use online application.



KIDTOBER IS HERE!

It's that time again! Houston Highway is celebrating KIDTOBER. Open a joint FREEway Checking account and a Savings account for your child+ with a minimum deposit of just \$5! Use these accounts and our free electronic me-SERVICE\$ to teach your kids about financial responsibility and the benefits of saving money. It's never too early to start.

Open your child's accounts before October 29, 2016 and then be sure to enter to win door prizes, along with our Grand Prize of an all expenses-paid Walt Disney World® vacation for 4!

Mark Your Calendar For Free Family Fun!

Saturday, October 29th • 10:00am - 1:00 pm

- Moonwalk
- Kids Costume Contest with a \$100 first place prize! **
- Pet Costume Contest with a Doggy Gift Basket for first place!
- Pumpkins & Pumpkin Painting (one per person while supplies last)
- Kidtober Goody Bags
- Corndogs, corn on the cob, gumbo, cotton candy, popcorn and beverages
- Personal Document Shredding at the Delta Shred Truck

+ Accounts require joint ownership by a parent or guardian until the child is 18. Open a Savings Account and a joint FREEway Checking Account with your child between now and October 29, 2016 with a minimum opening deposit of only \$5.

*Grand prize Walt Disney World vacation for 4 consists of: 4 night stay at Disney's Saratoga Springs Resort, December 30th - January 3rd, 2016-17; Basic Disney dining plan for 2 adults and 2 children; Disney park passes for up to 4 people for up to 5 days; and reimbursement of up to \$1000 for airfare only. Total prize value estimated at \$3700. Winners are responsible for all taxes associated with prizes. Prizes may not be substituted for cash. No purchase necessary. To enter, send a 3x5" card with your name, your child's name and date of birth, phone number, and email address. Limit one entry per child. Children must have parent or guardian over the age of 18 to claim prize. All entries must arrive at HHCU before noon on October 29, 2016. Drawing will take place October 31, 2016. Winners will be notified by phone on November 1st, 2016. Winners will have 10 days from date of drawing to claim their prize and complete the necessary paperwork for the Disney trip.

**HHCU will not be held responsible for lost or stolen items, accidents, or injuries during the event. Do not leave children unsupervised at any time during the event. Costume Contest winner will receive one \$100 gift card. Must be present to win. Winner will be announced at noon at the event on October 29, 2016.

GRAND PRIZE

All Inclusive Disney Vacation for 4* including:

4 night stay at Saratoga Springs Studio Villa between December 30th - January 3rd, 2016-17

Up to 5 days of Disney Park passes for 4

Reimbursement of up to \$1000 for airfare expenses only

Basic Disney Dining Plan for 2 adults and 2 children

One table service, one quick service meal and one snack per person, per night stay

One Resort-refillable drink mug Valued at \$75 per day

Member Feature



If you visited Houston Highway Credit Union during Member Appreciation Day, chances are you met Rusty Delk. He was the one serving gumbo, red beans and rice, or spaghetti during lunch.

Mr. Delk is the owner of Taps House of Beer located on Washington Ave, which he purchased a little over a year ago. He witnessed firsthand how much the credit union cares about our membership and its dedication to member service, and as a business owner himself, he appreciated it.

"I came in as a food vendor and saw how you treated members, and I liked how you treated them," Mr. Delk said.

His favorite aspect of the credit union is actually our dedication to member service and it was for this reason that Mr. Delk decided to join the credit union saying that he feels like he is part of a community.

The credit union has helped Mr. Delk on both a personal and business level. For example, when his old ATM machine stopped working the credit union came up with an agreement with Mr. Delk to provide Taps with a brand new ATM.

"I have never been as satisfied with a financial institution as I am with Houston Highway," Delk said.

5 WAYS TO SAVE DURING THE HOLIDAYS

Even though the thermometer is still pushing triple digits, it's not too early to start thinking about your Holiday Shopping. Craft stores are bringing out the holiday decorations and fall is just around the corner! It's tempting to run out and get everything on the list for your loved ones, but you don't want to suffer from buyer's remorse once January rolls around and the bills start coming in! Here are a few tips to make Holiday Shopping both fun AND budget-friendly:

Holiday Savings Tips:

- Make a list and stick to it.
- Open a Christmas Club Account today. It's not too late to start saving for Christmas. Anything you can put away in the next couple of months will get you closer to your goal! Distributions from this account are made on November 1st, giving you plenty of time to use your savings for all of your holiday shopping.
- Shop for the best deals online. Compare prices and search for coupons before you hit the stores. Many stores have price-matching policies, so come prepared with the lowest price before you purchase.
- Do-it-Yourself. Pinterest is a great tool for finding creative handmade gifts that won't set you back too much.
- Streamline your kids' lists with fun themes: something to wear, something to read, something you want, something you need!

What other Holiday Shopping and Budgeting tips do you have? Share them with our Houston Highway Community on our Facebook page!


THE CONVENIENCE OF A FREEWAY CHECKING ACCOUNT


Have one less thing to worry about this holiday season by giving yourself the gift of convenience before the rush of the holiday season! A Freeway Checking account with HHCU provides to you a free VISA debit card, free online banking with online bill pay, access to over 95,000 surcharge free ATMs, e-statements, and so much more! Be at ease knowing you will receive services such as:


- No minimum balance
- Pays dividends
- Free Online Banking, e-Statements & Bill Pay
- Free Mobile/Text Banking
- Free Debit Card
- Overdraft Privilege Available
- Free Network of 95,000 Nationwide ATMs
- Shared Branch Network with 4300 Nationwide Locations


Contact us to open your account today!


Holidays

 Monday, October 10
Closed for Columbus Day

 Friday, November 11
Closed for Veterans Day

 Thursday, November 24
Closed for Thanksgiving Day

 Saturday, December 24
Closed for Christmas Eve

 Saturday, January 1
Closed for New Year's Day

TxDOT Retirees Meeting

Wednesday, October 26th
11:00am at Don Jose Mexican Restaurant,
5305 Antoine, Houston, TX 77091.
Restaurant phone number: 713-682-3853.
Contact Tony Sherrill for more information: 281-639-7428.

2016 HOLIDAY TOY DRIVE

Coming soon: Join with Houston Highway and the Houston Chapter of Credit Unions in making the holidays bright for children all over the Houston area. We'll be collecting new, unwrapped toy donations in our lobby again this year. Watch for a Toy Drive kickoff announcement on our website and Facebook page.

Thank you for your generosity!

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

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

Call 24

(713) 864-1400 | (877) 864-1400

CU Service Centers

Visit www.co-opsharedbranch.org for a location near you.

Directors:

Mike Alford, Chairman	2019
Rita Dennis, Vice Chairman	2018
Otto Maresh, Treasurer	2018
David Eng, Secretary	2017
Gail Morea, Director	2018
Gregory Ranft, Director	2017
Lonnie Johnson Sr., Director	2019

Advisory Directors: Janet Kurtz
Eliza Paul

Audit Committee: Gregory Ranft, Chairman
Eliza Paul
Janet Kurtz
Lonnie Johnson, Sr.

Executive Management: Craig Atkinson - President
Juan Villegas - VP of Operations
Teresa Nicholas-Briggs - VP of Marketing & Member Experience
Austin McCafferty - VP of Accounting

Branch Operations: Jose Velazquez - Branch Manager
Sandi Rogers - Teller Supervisor
Adriana Briggs
Brianna Hernandez
Danesha Duhon
Debra Blackstock
Debra Ligon
Salma Estrada
Shaina Prugar
Sundus Sohail
Mark Terka

Accounting/Audit: Debbie Heusi
Nadine Bote

Member Advocacy/Marketing: Diane Callison
Jacky Tamez
Joshua Alberto
Vicki Fleeger