

EXPRESSWAY NEWS



CRAIG'S CORNER

Hello Houston Highway Credit Union members! After Hurricane Harvey hit Houston, we here at HHCU made it our priority to continue serving our members after the flood. We introduced our Road to Recovery Promotion which allowed all our members to skip a loan payment. We hope that you could assist your family affected by the flood with those additional funds.

Once conditions were stable, we were short-staffed during our hours of operation, however our employees braved the flood waters to provide services to our members during their hour of need. I would like to recognize Jacky Tamez, Addie Briggs, Connor Graham, Debbie Heusi, Vicki Fleeger, Joshua Alberto, Adrain Martinez, Sierra Ferrari, Roberto Rodriguez, Shaina Prugar, Jonathon Robinson, and Salma Estrada for promptly answering the call to support our members.

On August 30th, HHCU only had their Drive-Thru open to service members. During that time, we responded to over one hundred phone calls from all parts of Houston. The following day, we opened our lobby for our members and responded to over one hundred and fifty phone calls. Everyone in the branch did their part to ensure that all our members received the service that they needed.

We understand that rebuilding what we lost is not an overnight process, however you can rest assured that HHCU will continue to support its members in any way we can. We thank you from the bottom of our hearts for remaining with us through these tough times, but I assure you that we will continue to assist you in any way we can.



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 \$25 per loan, per month. You can skip one monthly payment per loan during the months of November and December of this 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, 2017. 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

Applying for a credit card? What about a car loan? Let Houston Highway Credit Union strengthen your credit. The Credit Builder Loan is the perfect way to begin building your credit to begin your road to financial success. The credit builder loan is designed to help you build your credit score. Whether you are just beginning to build a credit score or have bad credit, come to our branch today and speak to one of our representatives.



It's that time again! Houston Highway is celebrating KIDTOBER. Open a joint checking account and a savings account for your child+ with a minimum deposit of just \$5! Use these accounts and the Money Mammals® Saving Money Is Fun Kids Club™ to teach your kids about financial responsibility and the benefits of saving money. It's never too early to start!!!

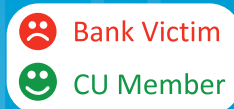
While you are opening your child's accounts, be sure to enter to win door prizes and to enjoy our annual Kidtober event!

Mark Your Calendar For Free Family Fun!
Saturday, October 28th • 10:00 am - 1:00 pm

- Kids Costume Contest with a \$100 prize for the winner! **
- Pet Costume Contest with a Doggy Gift Basket for the winner!
- Variety of other kid's door prizes!
- Moonwalk
- Kidtober buckets filled with goodies
- Sausage on a stick, chips, corn on the cob, cotton candy, popcorn and beverages
- Personal Document Shredding at the Delta Shred Truck
- And much more!

+ 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 28, 2017 with a minimum opening deposit of only \$5.

**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 28, 2017.



Member Feature



Gail Morea served as a volunteer for 16 years. In 2001, Ms. Morea served on the Audit Committee for three years while simultaneously fulfilling the role of an Advisory Director. After serving as an Advisory Director, Ms. Morea was appointed to the Board in 2008, a position she held for nine years until her retirement in 2017. During her time as a Board Director, she was a driving force behind multiple operation decisions. HHCU is thankful for all the assistance that she has provided throughout her time on the board.

**THANK YOU FOR
ALL YOUR YEARS OF SERVICE!**

2017 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!

CHRISTMAS CLUB SAVINGS ACCOUNTS

Who doesn't love spreading holiday cheer with gifts, travel, and goodies? But... it's no surprise that the holidays can be expensive. Be proactive for the 2018 holiday season by opening a Christmas Club savings account today.

This great savings option earns interest throughout the year and encourages you to tuck a little cash away each month. The balance of your savings account will be paid out during the month of November of next year, just in time for the holiday season. If you wish, you may leave a balance on the account. Early withdrawal penalties apply. If necessary the account can be closed during the year, or you can stop making deposits at any time. For more information, visit our website:

www.houstonhighwaycu.com/products/investment-accounts/christmas-club/



HOLIDAYS



Monday, October 9
Closed for Columbus Day



Saturday, November 11
Closed for Veterans Day



Thursday, November 23
Closed for Thanksgiving Day



Monday, December 25
Closed for Christmas Day



Tuesday, December 26
Closed for Day After Christmas



Monday, January 1
Closed for New Year's Day

**TxDOT
Retirees
Meeting**

Wednesday, October 18th

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.

Next Level Mobile Banking with HHCU!

Houston Highway Credit Union members have access to their accounts at their fingertips! When using your smartphone or mobile device, you have convenient access to all of your funds! Simply download our mobile application in your App Store and begin having access to your accounts on the go.



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.houstonhighwaycu.com/find-branchatm/ for a location near you.

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| Directors: | Mike Alford, Chairman | 2019 |
| | Rita Dennis, Vice Chairman | 2018 |
| | Otto Maresh, Treasurer | 2018 |
| | David Eng, Secretary | 2020 |
| | Gregory Ranft, Director | 2020 |
| | Lonnie Johnson Sr., Director | 2019 |
| | Orlando Felix, Director | 2018 |

Advisory Directors: Jacob Milwee
Sharla Flores

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

Executive Management: Craig Atkinson - President
Teresa Nicolas-Briggs - Senior VP
Juan Villegas - VP of Operations

Branch Operations: Jacky Tamez - Branch Manager
George Bratcher - Asst. Branch Manager
Kati Briggs - Teller Supervisor
Adrain Martinez
Alexis Cantu
Conner Graham
Jonathon Robinson
Marisol Salazar
Sierra Ferrari

Accounting/Audit: Debbie Heusi - Accounting Manager
Shaina Prugar

Member Advocacy/Marketing: Joshua Alberto - Marketing Director
Salma Estrada
Vicki Fleeger
Roberto Rodriguez