



Give Santa a Break

WITH HOLIDAY SKIP-A-PAY

The Holidays are coming, the kids' wish lists are getting longer, and Santa is feeling the financial strain... Wouldn't it be nice to skip your loan payments during the holiday season? You Can! Sign up for **Skip-a-Pay** and you can skip your Houston Highway loan payment in the month of November or December, 2012, for just \$10 per loan, per month. Just visit us at the Credit Union or go to www.houstonhighwaycu.com and complete the simple "Skip A Payment" request form. It's that simple! Sign up today and be on your way to a merrier holiday season.

*Delinquent accounts are not eligible for the Skip A Payment program. Offer is not available for credit cards, mortgages, home improvement or overdraft privilege. Skip A Payment Requests are subject to approval. For each HHCU loan, a single monthly payment may be skipped in either the month of November or December, 2012. 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.

Bank Victim

CU Member



Federally Insured by NCUA



Holiday Closings:

Houston Highway Credit Union will be closed on the following days:



Monday, October 8th
for Columbus Day



Monday, November 12th
for Veterans Day



Thursday, November 23rd
for Thanksgiving



Monday, December 24th
for Christmas Eve

Tuesday, December 25th
for Christmas Day

Wednesday, December 26th
for the day after Christmas



Tuesday, January 1st
for New Year's

We will reopen the following day according to our regular business hours. You can still access your account online, 24/7.

Houston
Highway
CREDIT UNION



EXPRESSWAY

Your Road to
Financial Success

FALL 2012

news

Go Home for the Holidays

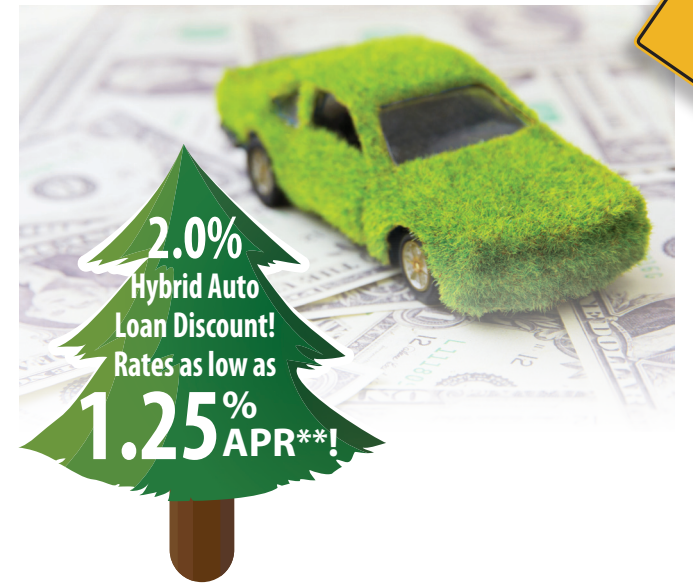
WITH AN HHCU AUTO LOAN!



Holiday Auto
Loan Rates as low as
2.25% APR*

Need to get Home for the Holidays?

Don't get stranded in a snow bank, and don't get stuck with outrageous interest rates. Let HHCU help you purchase a reliable car for your family this holiday season. Our Holiday Auto Loan Rates are as low as **2.25%APR*** with our Loyalty Discount of up to **1.0%!** With rates so low, you can afford to upgrade to a safer, more comfortable and more reliable vehicle. Apply online at www.HoustonHighwayCU.com and check out our helpful Auto Center car buying resource page.



GO GREEN AND SAVE GREEN

DISCOUNT: Purchase a Hybrid and Give the Gift of Green. Hybrid vehicles are a great way to save gas money and reduce pollution - you can't get much greener than that! Finance your Hybrid Auto Loan with us and get a **2.00% discount!** That means Hybrid Rates start at just **1.25%APR**!** You can be as Green as an Evergreen with your new Hybrid and low Auto Loan rate from HHCU.

*APR= Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Regular Auto Loan Rate shown includes Loyalty Discount of up to 1.0%. For Loyalty Discount information and current rates visit: www.HoustonHighwayCU.com. ** Special Hybrid Loan Discount is available only for purchases of new and used Hybrid vehicles. Hybrid Loan Discount may not be combined with Loyalty Discount. Hybrid Loan Discount offer ends December 31, 2012.



Craig's Corner:

Houston Highway is celebrating **GREEN** by helping you **Go Green** and **Save Green** this season. Join us for our **Green Halloween** event on Saturday, October 27th for **Free Family Fun!** Mark your calendars and don't forget to bring your old electronics for **Recycling**, your documents for **Shredding**, your kids for **Pumpkin Painting**, and your furry friend for our **Doggie Costume Contest!**

As part of our efforts to help you **Go Green** and **Save Green**, we encourage you to try our convenient **E-Services**. We offer **FREE E-Statements, Online Banking, Bill Pay, Direct Deposit, Call24 and Mobile Banking!** These services allow you to manage your money on the go and have access to your account information anytime, anywhere. Save paper, gas, time and money with **Houston Highway** and see how **easy (and green)** managing your finances can be!





Join us for Green Halloween!

Saturday, October 27th, 2012 • 9:00am-12:00noon



This Halloween, Houston Highway can help you Go Green and Save Green! Join us for:

• FREE Drawing for a High Efficiency Washer & Dryer set!*

- Get entered to win a 3.7 cu. ft. Kenmore High Efficiency Front Load Washer & an XL Capacity 7.3 cu. ft. High Efficiency Dryer

• FREE Electronics Recycling!

- Bring in the following electronics for recycling: Computers, Monitors, LCD's, Hard Drives, Motherboards, Cables, Projectors, Telephones, Cell-Phones, PDAs, Laptops, Servers, Cellphone and Laptop Batteries, UPS Batteries, Fans, Motors, Printers, Scanners, Network Equipment, Memory, Floppy Drives, CD roms, DVDs, VCRs, Playstations, Blu-Ray, Plotters, Shredders, Cameras, Video Cameras.
- Visit www.RAKIcomp.com for information about the electronics recycling process and a full list of accepted electronics.

• FREE Document Shredding at the Delta Shred Truck!

- Limit 5 boxes of Personal Documents per person

• FREE Pumpkins!

- Limited Quantity - First Come, First Served!

• FREE Green Goody Bags!

- Enjoy some Houston Highway swag made from recycled materials!

• FREE Mini Pumpkin Painting for Kids!

• FREE Sausage-on-a-Stick and Beverages!

- Or you can purchase food from the Food Truck at the Boneyard!

• FREE Doggie Costume Contest at the Boneyard Dog Park and Drinkery!

- Dress up your furry friend and stop by the Boneyard for a chance to win a prize!
- Please visit www.boneyardhouston.com for important dog park rules and information.



TXDot Retirees Meeting

WEDNESDAY, OCTOBER 31, 11:00AM-1:00PM.

SRO Sports Bar & Café (SRO is located on the north side of the Northwest mall, located at the intersection of Hwy 610 (West Loop) and Hempstead Road.)

The speakers are undetermined at this time. Retirees, spouses and potential retirees are welcome. No dues, memberships nor reservations are necessary. Lunch will be available for purchase at SRO. For more details contact Tony Sherrill at 281-639-7428.



Oh the Weather Outside is Frightful...

BUT, ONLINE BANKING IS SO DELIGHTFUL

When the weather or your schedule is frightful this season, you can skip the trip to the Credit Union and manage your money from home with Online Banking!

All you need is an internet connection to Pay Bills, Transfer Funds, Check Balances, View Transaction History, and More! Sign up for Online Banking today and enjoy the ease and security of managing your funds from home or on the go! For more information, visit our website and click on Manage, then Product Brochures, then e-Services. You can also stop by or call (713) 864-4438 for information.

Houston Highway Credit Union

8120 Washington Avenue
Houston, TX 77007

Lobby Hours

Monday-Friday: 7:30am – 5:00pm
Saturday: 9:00am – 1:00pm

Drive Thru Hours

Monday-Friday: 7:00am – 6:00pm
Saturday: 9:00am – 1:00pm

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.cuservicecenters.com for a location near you.

Directors:

Mike Alford, Chairman	2013
Rita Dennis, Vice Chairman	2015
Otto Maresh, Treasurer	2015
Liz Gerstenberger, Secretary	2013
David Eng, Director	2014
Gail Morea, Director	2015
Gregory Ranft, Director	2014

Advisory Directors:

Lonnie Johnson, Sr.
Janet Kurtz

Audit Committee:

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

Management:

Craig Atkinson, President
Lois Krolczyk, Vice President
Kevin Conn, Vice President

Loans:

Lynette Cannon
Gwen Sweet
Rony Molina

Accounting:

Judy Anderson
Maria Mahoney
Brenda Smith

Branch Manager:

Anita Richardson

Compliance/Audit Officer:

Kyle Nguyen

Member Service Representatives:

Mary Arredondo
Kita Leyva
Nancy Calderon
Nekitha Gracias
Jackeline Tamez
Belinda Ramon

*Drawing for Washer and Dryer is for HHCU members 18 years and older. Awards cannot be substituted for cash. All taxes associated with the prizes are the responsibility of the winner. No purchase necessary. Winners need not be present to win. Winner will be notified by phone. Directors, employees of Houston Highway Credit Union and their immediate families are ineligible. You can stop by the Credit Union and fill out an entry form, or mail a 3"x5" postcard with your name, address and phone number to: Houston Highway Credit Union, 8120 Washington Ave., Houston, TX 77077. Entries must be received at drawing location by noon on October 27th, 2012 to be included in the drawing. Drawing will be held at 12:00pm (noon) on October 27th, 2012. Only one entry per person. Not responsible for late, lost, damaged incomplete, illegible, postage due or misdirected mail. Winner is responsible for transporting the washer and dryer from the Credit Union within 7 days of the drawing.

**Individuals will be held legally responsible for their children and pets. Houston Highway Credit Union and the Boneyard Dog Park and Drinkery cannot be held responsible for any lost/stolen items, damage or injury inflicted by dogs. The Boneyard Dog Park and Drinkery will be "kid-friendly" until 12:00noon on October 27, 2012. Children and pets must be supervised at all times. Pick up after your pet. No pets are allowed inside the Credit Union building. See www.BoneyardHouston.com for dog park rules.

