



Craig's Corner

Don't get swindled this holiday season. Keep an eye out for misleading deals and hidden fees when you're out shopping for gifts. Read the fine print and ask questions when you buy. Look for comparable deals

and customer reviews online so you can make the best possible purchases.

Beware of another holiday shopping trap: payday loans and title loans. Stay away from payday loans and title loans when your budget is tight. These loan companies tend to make the situation better for a very short time, and then cause even more financial strain when it's time to pay the loan back. In the end, many Victims get stuck in a cycle of payday loans: when they can't pay back the first loan they take out another loan to cover it, and so on. This can destroy your budget and your credit, so think twice about your options. Remember payday lenders are out to make money. But your Credit Union is here for you, our Members.



Come and talk to us at HHCU. We'll help you find the best way to get your bills paid and afford the things you need. We offer low rates on personal loans, and for those times when your budget is tight, we have Skip-A-Payment options that don't hurt your credit. We also have great MasterCard options, plus Savings and Checking Accounts that earn interest. Not to mention our great, free me-SERVICeS that help you manage your money anytime, anywhere.

When you're in a bind, don't visit strangers first—visit HHCU, and we'll put you on the Road to Financial Success.

Craig Atkinson
President

TXDot Retirees Meeting:

TXDot Retirees Meeting: Wednesday, October 30th, at 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.



Closed for the Holidays

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

- Monday, October 14th for **Columbus Day**
- Monday, November 11th for **Veterans Day**
- Thursday, November 28th for **Thanksgiving**
- Tuesday, December 24th for **Christmas Eve**
- Wednesday, December 25th for **Christmas Day**
- Thursday, December 26th for the **day after Christmas**
- Wednesday, January 1st for **New Year's Day**

We will reopen the following days according to our regular business hours. You can still access your account 24/7 using our me-SERVICeS like Online Banking, Mobile Banking and Call24.



Federally Insured by NCUA

Join us for

KIDTOBER!

An entire month of Kid-friendly fun!

Between **now and October 31st**, open a new account for a child **ages 0-18** and enter our drawing for a **Family Vacation to Walt Disney World*** or a **Galaxy Tablet 3***! With a minimum deposit of just **\$25** you can open a **Savings Account** AND a joint **FREEway Checking Account** for your child, giving them a head start on the **Road to Financial Success**. Use these accounts and our **free** electronic **me-SERVICeS** to teach your kids about financial responsibility and the benefits of saving money. **It's never too early to start!**

Mark Your Calendar and join us for the **KIDTOBER CELEBRATION**** on **Saturday, October 19th from 9:00am to noon** for **FREE FAMILY FUN** including:

- **Petting Zoo** with over 20 animals
- **Kids Costume Contest** with a \$100 first place prize!**
- **Pumpkins & Pumpkin Painting** (one per person while supplies last)
- **Kidtober Goody Bags**
- **Sausage on a Stick and Beverages**
- **Personal Document Shredding** at the Delta Shred Truck

GRAND PRIZE:

Trip for 4 to Disney World** including:

- 5 night stay at Saratoga Springs Resort
- Up to 7 days of Disney Park Passes for 4
 - \$500 gas card and 10 days to use the HHCU Chevy Tahoe
 - Disney Family Meal Plan
 - 4 Disney Lanyards with starter pins

SECOND PRIZE:

- **7" Galaxy Tablet 3***
 - 7" touch screen
 - Wi-Fi
 - 8GB storage capacity
- Google Play, YouTube, Dropbox



Enter to Win a Trip to **WALT DISNEY WORLD!**

*See website for entry instructions, drawing rules, prize information, and other important details. For more information about our products and services, visit www.HoustonHighwayCU.com.





Sweet Auto Deals

It's that time of year when we remember all the reasons we are thankful... And we eat pie. HHCU is thankful for our many members and their families. And we're thankful for pie. We love the opportunity to serve each of you, just like we love big slices of pumpkin pie... or apple pie... or chocolate cream pie. We care about you, our Members, SO much, that we're offering special low Auto Loan rates during the month of November and December plus... PIE. That's right. Close on an Auto Loan with us during November or December, 2013 and get a \$50 gift certificate to Mighty Sweet Mini Pies in the Heights!

Delicious Auto Loan Rates
as low as **2.25% APR***
Plus PIE!



As if this deal could get any sweeter... we have another tasty bonus! Coming Soon: **The AskAuto App™**

- When you're in the market for a new car, the AskAuto App will allow you to use your Smartphone to:
- Scan a car's VIN to get information on your dream vehicle, including the average retail cost and EPA mileage estimates.
 - Compare, rank and take notes about vehicles as you make your buying decision.
 - Hear about your HHCU Auto Loan options -- while you're on the dealer's lot!
 - Apply for a loan from anywhere using your Smartphone

You can even scan your driver's license to prefill many fields in the loan application. The AskAuto app prefills the loan application with saved vehicle data making the application process quick and easy!

The AskAuto App will be available in November, 2013! Visit our website to download.

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Rates shown include Service & Loyalty Discounts. Existing HHCU auto loans are not eligible. Auto loan amount must be \$10,000 or more to be eligible for offer. Approved auto loan applicants will receive a \$50 gift certificate to Mighty Sweet Mini Pies within 7 days of signing. Certificates have no cash value and cannot be substituted for cash. Offer good November 1, 2013 through December 31, 2013.



We Have a Gift for You:

HOLIDAY 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 \$10 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, 2013. 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.

Show Love for Lois!

DONATE TO THE SUSAN G KOMEN FOUNDATION

All September long we've been collecting donations to benefit the Susan G. Komen Race for the Cure in honor of Lois, a 5 year breast cancer survivor and HHCU employee. Our team more than doubled last year's donations! The Race for The Cure in Houston takes place on October 5th, but you can continue to Show Love for Lois by donating throughout October. Drop off your donation with any of our employees and wear pink to spread the word!



Toy Drive:

NOVEMBER 28TH- DECEMBER 17TH, 2013

Join with Houston Highway and the Houston Chapter of Credit Unions in making the holidays bright for children all over the Houston area. This year we'll be collecting new, unwrapped toy donations in our lobby between Thanksgiving and December 17th. Thank you for your generosity!



Use the Houston Highway MasterCard® For Everything You Shop For

CLASSIC MASTERCARD 11.9% APR*
PLATINUM MASTERCARD 9.9% APR*

Both credit cards offer these standard features:

- Fixed Interest Rates
- No Annual Fees
- No Late Payment Fees
- No Over Limit Fees
- Grace Period for Purchases**
- No Transaction Fees for Cash Advances
- Generous Limits***

What will YOU shop for?



*APR=Annual Percentage Rate. Rates and approval are based on creditworthiness. Normal credit criteria apply. **No interest is charged if the account balance is paid in full each month. ***Credit limits are based on credit history and ability to repay.

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	2016
Rita Dennis, Vice Chairman	2015
Otto Maresh, Treasurer	2015
Liz Gerstenberger, Secretary	2016
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

Accounting:

Judy Anderson
Vicki Fleeger

Compliance & Audit Officer:

Kyle Nguyen

Branch Manager:

Anita Richardson

Member Service Representatives, Loans & New Accounts:

Lynette Cannon
Rony Molina
Maria Mahoney
Mary Arredondo
Nekitha Gracias
Jackeline Tamez
Gloria Celestine
Juan Villegas
Iris Martin
Bryan Auguillard

