



Craig's Corner

I'm happy to announce that Houston Highway Credit Union will be undergoing some expansions in the coming months. Our building and parking lot will be renovated to accommodate our growing Membership and staff. We will be operational during construction, so you can still stop by during business hours for assistance and to complete transactions.

Be on the lookout for news and important updates about our construction efforts on Facebook and our website. Thanks to your loyal Membership, we continue to grow and expand our reach to the community. We are grateful for the opportunity to serve more CU Members with great accounts, rates, and personal service.



Houston
Highway
CREDIT UNION

EXPRESSWAY

Your Road to
Financial Success

FALL 2014

news



Show Love for Lois!

DONATE TO THE SUSAN G KOMEN FOUNDATION

Throughout September we've been collecting donations to benefit the Susan G. Komen Race for the Cure in honor of Lois, a 6-year breast cancer survivor and HHCU employee. You can Show Love for Lois by donating throughout October. Drop off your donation with any of our employees and wear pink to spread the word!

Stocking Stuffer Loans

The stockings are hung by the chimney with care, and now it's time to stuff 'em with gifts for your loved ones! We have affordable loan rates as low as **4.74%APR*** with our **Service & Loyalty Discounts** of up to **1.50%APR***. We even offer term options up to 72 months so you can make small manageable payments that fit your budget! Get your friends and family the gifts they deserve. Check out these payment plans...

Credit Score	Loan Amount	Rate* as low as	Term	Monthly Payment
760+	\$1,000	4.74% APR*-6.24% APR	24 months	\$43.76 -\$44.43
760+	\$5,000	4.74% APR*- 6.24% APR	24 months	\$218.78-\$222.14
680-759	\$1,000	4.99% APR*- 8.49% APR	24 months	\$43.87- \$45.45
680-759	\$5,000	4.99% APR*-8.49% APR	24 months	\$219.33- \$227.26
630-679	\$1,000	8.99% APR*- 11.49% APR	24 months	\$45.68- \$46.84
630-679	\$5,000	8.99% APR*-11.49% APR	24 months	\$228.40-\$234.18



There are more than 11 Service & Loyalty Discounts available that can reduce your rate by up to 1.50%APR*! Visit www.HoustonHighwayCU.com to apply for your Personal Loan and learn more about our discounts.

*APR = Annual Percentage Rate. Rates are subject to change. Rates shown include Service & Loyalty discounts of up to 1.50%APR. Please visit www.HoustonHighwayCU.com for more Service & Loyalty Discount information.



CU Member



Federally Insured by NCUA



9.2014/QTY: 6500



KIDTOBER!

Now through October 25, 2014

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 25, 2014 and then be sure to enter to win our Grand Prize expenses-paid Walt Disney World® vacation for 4!

Kidtober Event

Saturday, October 25th from 10:00am to 1:00pm

Join us for FREE family fun including:

- Free Pumpkins & Pumpkin Painting (limited quantity)
- Free Face Painting & Balloon Art
- Free Kids Costume Contest with \$100 Prize for 1st Place*
- Free Goody Bags & HHCU giveaways
- Free Sausage-on-a-stick and hot dogs
- Free Cotton candy, popcorn and other snacks
- Free Personal Document Shredding at the Shred Truck

Grand Prize Trip for 4 to Walt Disney World.* including:

- ★ 3 night stay at Saratoga Springs Resort, between January 2-5, 2015
- ★ Up to 4 days of Disney park passes for 4
- ★ Reimbursement of up to \$1000 for air fare
- ★ Standard Disney Dining plan for 2 adults and 2 children



*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 25, 2014 with a minimum opening deposit of only \$5.

*Grand prize Walt Disney World vacation for 4 consists of: 3 night stay at Disney's Saratoga Springs Resort, January 2-5, 2015; standard Disney dining plan for 2 adults and 2 children; Disney park passes for up to 4 people for up to 4 days; and reimbursement of up to \$1000 for air fare. 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 25, 2014. Drawing will take place October 25, 2014. Winners will be notified by phone on October 25, 2014. 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. No pets allowed. 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 25, 2014.





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 \$15 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, 2014. 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.



TxDOT Retirees Meeting

Wednesday, October 29th, 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.

Events & Holidays

- **October 13:** Closed Monday for Columbus Day
- **October 14-18:** Tuesday-Saturday, **me-SERVICES** Open House featuring Bill Pay via Online Banking
- **October 25:** Free Kidtober event, Saturday, 10:00am-1:00pm
- **November 11:** Closed Tuesday for Veterans Day
- **November 17-22:** Monday-Saturday, **me-SERVICES** Open House featuring Call24
- **November 27:** Closed Thursday for Thanksgiving
- **December 15-20:** Monday-Saturday, **me-SERVICES** Open House featuring Online Banking
- **December 24-25:** Wednesday-Thursday, Closed for Christmas
- **January 1:** Closed Thursday for New Year's Day



Early Christmas Present for Me? Yes, Please!

Give yourself the gift of convenience before the busy holiday season strikes. Let us take care of you **before** you take care of everything else on your list. Open a FREEway Checking account (yep, that's right, it's free!). Your shiny gift to yourself provides you with a free VISA debit card, access to over 90,000 surcharge free ATMs, free online banking with online bill pay, e-statements, and so much more!

FREEway Checking with FREE bonus gifts...

- VISA Debit Card
- Access to 90,000 surcharge free ATMs nationwide
- Online Banking
- Online Bill Pay (schedule payments up to a year in advance)
- Mobile Banking for smartphones and mobile devices
- Direct Deposit
- E-Statements

Contact us to open your account today!



We Have Simplified Our Fees

We are listening! Our Members asked us for fewer fees, so we have eliminated many of our fees to give you more value and free services for your HHCU accounts. Now you'll

have one low, monthly Membership fee based on your total monthly deposits.

Total Savings & Loan Deposit per month	Fee
\$ up to \$999.99	\$3 per month*
\$1,000.00 to \$1,999.99	\$2 per month*
\$2,000.00 to \$2,999.99	\$1 per month*
\$3,000.00 and over	\$0.00 (free)*

*Based on balance at last day of each month. Effective September 30, 2014.



Drop Your Old Rate

CONSOLIDATE CREDIT CARD DEBT WITH OUR FIXED-RATE MASTERCARD Switch to the Houston Highway MasterCard and enjoy a low fixed rate, plus **NO BALANCE TRANSFER FEE!** That's right! You can get a competitive low interest rate, **and** transfer your existing credit card debt for FREE!

Fall is the season of change, right? Why not make a positive financial change that saves you money and helps you manage your existing credit card debt? With a lower, fixed interest rate, you can pay down your debt faster and improve your credit.

Classic MasterCard® 11.9%APR*
Platinum MasterCard® 9.9%APR*

- **No Annual Fees**
- **No Late Payment Fees**
- **No Over Limit Fees**
- **25 Day Grace Period for Purchases****
- **No Transaction Fees for Cash Advances**
- **Generous Limits*****

Download your MasterCard application at www.HoustonHighwayCU.com. Once you've filled out the application, you can email it to us at info@houstonhighwaycu.com or print and submit the application to HHCU.

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

2014 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

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

Drive Thru Monday-Thursday: 7:30am – 6:00pm
Friday: 7:30am – 6:00pm
Saturday: 9:00am – 2:00pm

Phones Monday-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	2016
Rita Dennis, Vice Chairman	2015
Otto Maresh, Treasurer	2015
Liz Gerstenberger, Secretary	2016
David Eng, Director	2017
Gail Morea, Director	2015
Gregory Ranft, Director	2017

Advisory Directors:

Lonnie Johnson, Sr.
Janet Kurtz

Audit Committee:

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

Management:

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

Accounting:

Judy Anderson

Compliance & Audit Officer:

Kyle Nguyen
Bryan Auguillard

Branch Manager:

Juan Villegas

Member Service Representatives, Loans & New Accounts:

Anita Richardson
Maria Mahoney
Nekitha Gracias
Jackeline Tamez
Vicki Fleeger
Deborah Abram
Sandi Rogers

Community Outreach Manager:

Teresa Nicolas-Briggs

