

Because, We've Got Your Financial Future In Mind!

**ALL Collateralized Loans (excludes real property)**

Credit Tier (Credit Score)	0-24 Mos	25-36 Mos	39-48 Mos	49-60 Mos	61-72 Mos	72+ Mos
A+ (>= 720)	3.75%	4.00%	4.25%	4.50%	5.00%	5.50%
A (680-719)	4.25%	4.50%	4.75%	5.00%	5.50%	6.00%
B+ (650-679)	5.00%	5.25%	5.50%	5.75%	6.25%	6.75%
B (630-649)	7.00%	7.25%	7.50%	7.75%	8.25%	8.75%
C (600-629)	9.00%	9.25%	9.50%	9.75%	10.25%	10.75%
D (<= 599)	12.00%	12.25%	12.50%	12.75%	13.25%	13.75%

**ALL Personal Loans**

Credit Tier (Credit Score)	0-24 Mos	25-36 Mos	39-48 Mos	49-60 Mos	61-72 Mos	72+ Mos
A+ (>= 720)	6.74%	7.74%	7.99%	8.24%	8.74%	9.24%
A (680-719)	8.74%	9.74%	9.99%	10.24%	10.74%	11.24%
B+ (650-679)	10.74%	11.74%	11.99%	12.24%	12.74%	13.24%
B (630-649)	11.74%	12.74%	12.99%	13.24%	13.74%	NA
C (600-629)	14.74%	15.74%	15.99%	16.24%	NA	NA
D (<= 599)	16.74%	17.74%	17.99%	NA	NA	NA

SHARE SECURED	2.75%	3.00%	3.25%	3.50%	3.75%	4.25%
SECURED BY CD	2.00% more than CD Rate, Not to exceed the Term of CD					
TX DOT/SEG EDUCATION LOANS	Lowest Personal Rate in effect at time of loan advance					
1st Lien Real Property - Fixed Rates	A 6.00%, B 6.50%, C 7.50%, D 9.5% - Max Term 20 yrs - Max 80% LTV					
2nd Lien Real Property - Fixed Rates	A Credit only - 6.50% - Max Term 15 years - Max 95% LTV					
All loan rates are subject to change.						

**MasterCard**

MasterCard	11.90%
MasterCard Gold	9.90%
MasterCard Platinum	9.90%

**Deposit Rate...APY\***

**Current Account Rates**

Type Of Account	Dividend Rate	APY
Checking Account	0.35%	0.35%
Savings Account	0.50%	0.60%
IRA Deposit	1.75%	.085%
Christmas Club	0.35%	1.10%

**Money Market Rates**

Account Total	Current Rate	APY
\$0-2,499.99	0.35%	0.35%
\$2,500.00-\$24,999.99	0.60%	0.60%
\$25,000.00-\$74,999.99	0.85%	0.85%
\$75,000.00 +	1.10%	1.11%

**Current Share Certificate Rates**

>=\$2.5K	6 mo	12 mo	15 mo	18 mo	24 mo	36 mo
APR	1.10%	1.45%	1.55%	1.65%	2.10%	2.35%
APY	1.10%	1.46%	1.56%	1.66%	2.12%	2.37%
>=\$10K	6 mo	12 mo	15 mo	18 mo	24 mo	36 mo
APR	1.20%	1.55%	1.65%	1.75%	2.20%	2.45%
APY	1.21%	1.56%	1.66%	1.76%	2.22%	2.47%
>=\$50K	6 mo	12 mo	15 mo	18 mo	24 mo	36 mo
APR	1.35%	1.70%	1.80%	1.90%	2.35%	2.60%
APY	1.36%	1.71%	1.81%	1.91%	2.37%	2.63%
>=\$95K	6 mo	12 mo	15 mo	18 mo	24 mo	36 mo
APR	1.50%	1.85%	1.95%	2.05%	2.50%	2.75%
APY	1.51%	1.86%	1.96%	2.07%	2.52%	2.78%

**IRA Certificate of Deposit Rates**

>=\$2.5K	12 mo	24 mo	36 mo
APR	1.45%	2.10%	2.35%
APY	1.46%	2.12%	2.37%
>=\$10K	12 mo	24 mo	36 mo
APR	1.55%	2.20%	2.45%
APY	1.56%	2.22%	2.47%
>=\$50K	12 mo	24 mo	36 mo
APR	1.70%	2.35%	2.60%
APY	1.71%	2.37%	2.63%
>=\$95K	12 mo	24 mo	36 mo
APR	1.85%	2.50%	2.75%
APY	1.86%	2.52%	2.78%

\*APY is Annual Percentage Yield. Check our website for up to date rate information. Rates effective as of March 22, 2010. Rates subject to change.



EXPRESSWAY

Your Road to Financial Success

SPRING 2010

news

# A New Look to the Credit Union's Website

*WE HAVE ROLLED OUT OUR CREDIT UNION WEBSITE WITH A BRAND NEW LOOK. THIS NEW REDESIGNED WEBSITE IS EASIER TO READ AND EASIER TO NAVIGATE.*

In an effort to better serve your financial needs, we have updated our website. We hope you like the new look and how easy it is to navigate the site. The Credit Union website is [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com). In addition to the new look of the website, you may have noticed the similar new look to the newsletter and logo as well. We feel this new look stays true to our roots, while serving as a proud acknowledgement of the people and families that make up Houston Highway Credit Union. Please feel free to give us a call with any questions you may have.

## Save Time and the Environment

### Switch and be entered to Win!

e-Statements are the environmentally friendly way to receive your Houston Highway Credit Union statement. Your e-Statement notice will arrive sooner than paper alerting you that you can access your newest statement in your Online Banking.



Make the switch to e-Statements now and through May 30th, 2010 and be entered to win a \$250 cash prize. To go green and make the switch, login to CU@Home, Select Product and services, Select EPSIIA - E-statements, Select enter and answer Questions.

Promotion runs from April 1st, 2010 through May 30th, 2010. Only the winner will be contacted via telephone and \$250 cash will be deposited into their account. The winner is selected at random. Odds of winning are based on the number of entries during the promotional period. Drawing open to all members in good standing, no purchase necessary to enter.



### New Services & Products on the Website

- Knowledge base questions and answers to quickly serve you
- Credit Union news, information and highlights
- Quick access to your online account
- Easy access to latest loan and deposit rates
- Easy online application for loans
- Shared Branch locator
- Featured Video for latest credit union news and information





## Winner of Member Survey Prize

Congratulations to Joseph Aleman, our randomly selected \$250.00 Member Survey winner. We had a great response and we appreciate your feedback. We will continue to review the information received to help meet your financial needs in the future.

## Spring Car Sale is Back!

Spring is blooming and you're ready for that new vehicle. Now you're asking what's the best deal: take the rebate and finance with the credit union or take the 0% offer from the dealership? First, we have lowered our rates and increased the discounts, it's never been a better time to get a new vehicle. The comparison chart below will show you how much you can save with Houston Highway Credit Union:

	Dealer	Houston Highway
Special Offer	0% Financing	\$5000 Cash Rebate
Rate	0% APR *	4.50% APR*
Term	60 months	60 months
Price	\$35,000	\$30,000 (less \$5000 rebate)
Payment	\$583.00	\$559.00
Total Payments	\$35,000	\$33,557
Savings	\$0	\$1443

Use the calculators at [houstonhighwaycu.com](http://houstonhighwaycu.com) to calculate the car payment for the car you want.

It's easy to get started:

- Get Pre-approved at HHCU
- Shop for your vehicle – contact us for no hassle dealership contacts
- Finance with HHCU – enjoy your drive home.

You can also take advantage of our great offers on extended service contracts and GAP insurance. Visit us [houstonhighwaycu.com](http://houstonhighwaycu.com) to see our great rates, online calculators and get pre-approved today!

\* APR = Annual Percentage Rate. Rate may vary depending on your credit worthiness.

## TxDot Retirees Meeting

Wednesday, April 28th, 2010 from 11:00 AM – 1:00 PM  
SRO Bar and Grill (The Grille is located on the north side of the Northwest mall, located at the intersection of IH610 (West Loop) and Hempstead Road.)

Retirees, spouses and potential retirees are welcome. No dues, memberships nor reservations are necessary. A light lunch and beverages will be available for purchase at the Grille. For more details contact Tony Sherrill at 281-639-7438.

## Annual Meeting Info...

Thank you all for attending our 57th Annual Meeting, held on March 16, 2010. Those in attendance enjoyed a great barbecue dinner, great information and updates from the staff, board of directors and the election of new Directors to the Board and also great credit union giveaways and drawings.

Election Results: Mike Alford and Liz Gerstenberger re-elected to the board.

Thank you all for attending and looking forward to another great year of serving you.

## Craig's Corner

As we enter into the second quarter of 2010, we reflect on the many changes and successes we've accomplished so far this year. Our Annual Meeting of the Membership was a huge success and we would like to thank those of you who were able to join us.



We are still very excited about the launching of our newly designed, user-friendly website. We hope that you will find the new site full of financial information that you can use every day and the navigation throughout the site easy.

This year is off to a great start and we are looking forward to adding many more new products and services over the next few months; including Money Market accounts, IRA CDs, the expansion of our service discounts for loans up to 1%, and e-Statements.

Continue to look for details in our newsletters each quarter as well as our regularly posted updates and promotions on our website.

It is our pleasure to have the opportunity to serve you.



## Congratulations to HHCU's 2010 Scholarship Winner

Congratulations to Nina Christine Montalbano, this year's winner of the \$2000 scholarship given annually by Houston Highway Credit Union. The parents of Nina are Mike & Kathleen Montalbano. Nina is interested in studying business, accounting or

education and plans on attending Texas A & M University. Mike works for TxDot in the Special Jobs office in Fort Bend County. Congratulations from all of us at Houston Highway Credit Union.

## Tell Us What You Think

Last month, we asked you to "Tell Us What You Think." From all of our entries, we drew the names of five lucky winners. Each month, we'll ask a new question and choose five random winners. Respond via e-mail to [craig@houstonhighwaycu.com](mailto:craig@houstonhighwaycu.com), regular mail or fax at 713-864-1714. Let us know what you think!

**This month's question:** How do you feel about e-statements and new service discounts for loans?



## Tell Us What You Think Winners From Last Issue:

Mary Ellen Ross  
Denise Baylor  
Claire Dennis

Ronald Campbell  
Carmen Jolley



## Holidays – HHCU Will Be Closed

**Memorial Day**  
May 31, 2010

**Independence Day**  
July 5, 2010

## Houston Highway Credit Union

8120 Washington Avenue  
Mailing Address  
P.O. Box 2248, Houston, TX 77252-2248

## Lobby Hours

M, T, Th, F: 7:30am – 4:30pm | Wednesday: 9:30am – 4:30pm

## Drive Thru Hours

Drive Thru open until 5pm Monday – Thursday | Open until 6pm on Friday

## Website

[www.houstonhighwaycu.com](http://www.houstonhighwaycu.com)

## Phone

(713) 864-4438 | Toll-free (877) 354-3541 | Fax (713) 864-1714

## Call 24

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

## CU Service Centers

Visit [www.cuservicecenters.com](http://www.cuservicecenters.com) for a location near you.

## Directors

Chairman  
Vice Chairman  
Treasurer  
Secretary  
Director  
Director  
Director  
Advisory Directors

David E. Williams  
Michael W. Alford  
Rita L. Dennis  
Liz K. Gerstenberger  
Gail E. Morea  
David M. Eng  
Otto J. Maresh  
Greg Ranft  
Eliza Paul  
Janet Kurtz

## Audit Committee

Chairman - Greg Ranft  
Member - Eliza Paul  
Member - Janet Kurtz  
Member - Lonnie Johnson, Sr.

## Education and Promotion Committee

Chairman – Rita K. Dennis  
Member - Karen Othon  
Member - Gail E. Morea

## Staff

President  
Vice President  
Loans

Accounting Assistant  
Chief Teller  
Tellers

Craig Atkinson  
Lois Krolczyk  
Lynette Cannon  
Gwen Sweet  
Rony Molina  
Melissa Randles  
Gloria Garcia  
Paul Castillo  
Kita Leyva  
Marla Mahoney

