

e-statements - The Green Way to Go

Getting your statements online is an easy way to contribute to saving the environment. Plus, it has many benefits for you too!

- **Simplifies your life** - no paper clutter
- **It's fast** - available quicker than the mail
- **It's secure** - reduces the chance of identity theft from your mailbox
- **Free** - there's no cost to you
- **Convenient** - check your statement anytime, anywhere

Check out our short video on Facebook and sign up for e-statements today!



Craig's Corner

During this time when banks are victimizing consumers, **credit unions** have continued to **lend money** and **improve service**. For example, we have added over **85,000 surcharge free ATMs**, introduced **Mobile Banking**, added **iPhone Banking** and improved our **website**. We also **upgraded our checking account by removing all monthly fees** and ensuring that **all accounts earn dividends**.

It seems simple to me, **transfer all of your business from banks to credit unions**, and **STOP BEING A BANK VICTIM**. If you have a credit card at a bank or finance company don't let them **victimize** you another month, **get one of our cards**. Have a car loan somewhere else? We can refinance and lower your payment, saving you money. But as credit union members, I am sure you are all aware of the benefits of being a member. I just want to ensure that you're not **victimized** in managing your financial life.

We can help...

 **Bank Victim**

 **CU Member**



NCUA

Houston
Highway
CREDIT UNION



EXPRESSWAY

Your Road to
Financial Success

SPRING 2011

news



Repackage Your Debt

Wouldn't it be great to pay less for things you are already paying for? With the low loan rates at Houston Highway, you can! We have very competitive rates on all types of loans from autos to real estate and credit cards. Take a look at your most recent statement or payment coupon and compare our rates. Then talk to one of our loan officers about how you can save money by refinancing your loan to Houston Highway. A lower rate means a smaller payment and a shorter time to make payments.

If you have a car that is paid off or about to be paid off, ask us how a "car loan" can help you pay off other high interest debt. Your car can be used as collateral and give you the means to get out from other high interest debt.

Get out from under your debt and repackage it with a low-rate loan from Houston Highway. We'll guide you on the best way to make your finances do the most for you. You can apply online at www.houstonhighwaycu.com or visit us in person or by phone. We look forward to helping you reduce your payments!



Find us on Facebook



Keep up with the latest happenings at HHCU and look for additional discounts on special promos on FB.
Be sure to Like us!

Special: \$100 will be given to one of our fans who have liked us at the end of April, 2011. Go to www.houstonhighwaycu.org and click on the Facebook icon.

Spring it On!



SPECIAL ENTERPRISE CAR SALES EVENT

Join us for a special one day event hosted by Enterprise Car Sales. Stop by Enterprise at the 290/Jones location on Saturday, April 16, from 9:00 AM to 5:00 PM to choose from their fleet of cars.

Loan officers will be on hand to help you with financing right on the spot, with a special **ONE DAY ONLY** offer of 1% service discount off our regular loan rates. In addition: Receive a \$350 gas card with each purchase. Make no payments for 45 days. Get preapproved today. Extended warranty available on all vehicles.

Enterprise Car Sales offers no-haggle pricing, vehicle certification, used car warranty, and more. You will also have an automatic 7 day return policy, plus a one year powertrain warranty. **Don't miss out on your chance to get a great vehicle and a great loan. Stop by on April 16th!**



TXDot Retirees Meeting

Wednesday, April 27th 2011 • 11:00 AM – 1:00 PM
SRO Sports Bar & Café (The Grille 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. A light lunch and beverages will be available for purchase at SRO.

For more details contact Tony Sherrill at 281-639-7428.





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*Promotional initial interest rate of 2.99% for 15 years has an APR (Annual Percentage Rate) of 4.373% assuming a final interest rate of 4.25%. Promotional initial interest rate of 3.49% for 20 years has an APR of 4.848% assuming a final interest rate of 4.75%. Promotional interest rate of 3.99% for 30 years has an APR of 5.094% assuming a final interest rate of 5.00%. All APRs are based on a \$150,000 loan amount. Promotional initial interest rates offered are for the first 12 months. After the promotional initial 12 month period the interest rate would then step to the final interest rate for the remainder of the loan term. The loan term and final interest rate must be locked prior to closing the loan. Certain restrictions apply. Offer good on purchase or new rate and term transactions not currently within the credit union's portfolio, for single family, primary residences only. Cash-out refinances, second homes and investment properties are not eligible. Minimum mid-700 credit score required. 95% maximum loan to value. Loan must close and fund between April 1, 2011, and September 30, 2011.

Annual Meeting Report
58th Annual Meeting – A Great Success
 Thank you to all who attended our 58th Annual Meeting, held on March 15, 2011 at the SPJST. Hall. Everyone enjoyed a delicious BBQ dinner before the start of the business meeting, which included important information on new developments at the credit union and updates from the staff and board of directors. The election of the board of directors was conducted, resulting in David Williams and David Eng continuing on the board. Members enjoyed the credit union giveaways and drawings. We look forward to another year of serving you better than ever.

Tax Return CD Special
 Are you one of the lucky Americans who received a tax refund this year? If so, put that money to earning money by opening a Certificate of Deposit! Terms are available ranging from 6 months to 36 months and requires only \$1,000 to open.

Members can also add to the CD at any time while keeping the original rate and term. CDs are a great addition to any portfolio and provide a secure and fixed rate of return. Through May, we will be offering a special bonus rate of .25% on each new CD. Put your tax refund to work for you!

* APY = Annual Percentage Yield

Bonus:
 (until May 31, 2011 ONLY)
 0.25% bonus rate on NEW money...
 4 year 2.5% APY
 5 year 3.0% APY

Congratulations to Our Scholarship Winner
 Congratulations to Cody Duane Barrett, the winner of the Houston Highway 2011 Scholarship. Cody will receive a \$2,000 scholarship to further his education.



The parents of Cody are Lisa & Keith Barrett. Grandparents of Bobby E. & Geraldine Barrett. Bobby worked in the Special Jobs Dept. in the Rosenberg district for 25 years, then transferred to the Bellville district. Cody plans on becoming a coach/teacher attending San Jacinto College, Blinn Jr. College or Sam Houston State University. Congratulations from all of us at Houston Highway Credit Union.



Donate at the Blood Drive
 On **May 24th from 2:30-5:00**, a donor coach will be stationed in our parking lot, making it easy for you to **donate in support of the Gulf Coast Regional Blood Center.**

Whether you are an **A, B, O or AB**, you have the opportunity to help **save lives** in a way that is special for your blood type. For more information, visit **www.giveblood.org**. To the world, you may be one person, but to one person, you may mean the world. Mark May 24th on your calendar today and **make plans to donate!**

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:

Chairman, David Williams	Vice Chairman, Michael Alford
Treasurer, Rita Dennis	Secretary, Liz Gerstenberger
Director, David Eng	Director, Gail Morea
Director, Otto Maresh	

Advisory Directors:

Gregory Ranft	Lonnie Johnson	Janet Kurtz
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Audit Committee:

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

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

Lynette Cannon	Gwen Sweet	Rony Molina
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Accounting Assistant

Melissa Randles

Chief Teller

Gloria Garcia

Member Service Representatives

Kita Leyva	Maria Mahoney	Kyle Nguyen	Cynthia Martinez	Lyndavia Matthews	Anita Richardson
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