



## Annual Meeting Recap & Scholarship Winner

**Thank you** to those that attended our 60th Annual Meeting, held on March 19th, 2013 at the SPJST Hall. Everyone received some giveaways and enjoyed a delicious BBQ dinner before the start of the meeting. During the meeting, Members were updated on important information on new developments with the credit union and updates from the board of directors and staff. The election of the board of directors was conducted, resulting in Mike Alford and Liz Gerstenberger being reelected to serve on the board for a three year term. We look forward to another year of serving you, our Members!

**Congratulations** to Mikayla Pugh, the winner of the Houston Highway 2013 Scholarship. Mikayla will receive a \$2,000 scholarship to further her education.

Mikayla is the daughter of Robbie J. Pugh. Robbie works as a Contract Specialist in the Maintenance Department at TxDot Houston District. Mikayla plans on becoming a nurse attending University of Texas in Arlington, Texas. Congratulations from all of us at Houston Highway Credit Union.



## Craig's Corner

At Houston Highway we strive to bring you the most convenient and innovative products and services to address your financial needs. Our goal is to keep you a happy CU Member 😊 instead of a Bank Victim 😞.

Our newest product is here! We now offer a **Line of Credit**, designed to provide cash advances in two ways. You can:

- 1.) Request cash advances from our tellers, or
- 2.) Get cash advances through Online Banking

Our Line of Credit rates are as low as **6.74%APR\***

Apply for a **Line of Credit** by visiting our website and clicking on Borrow then **Line of Credit**. You can also call, or stop by and apply in person.

\*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Line of Credit rates may not be combined with Service & Loyalty Discounts. Call for current rates: 713.864.4438, or toll free at 800.354.3541.



## Closed for the Holidays

HHCU will be closed on **Monday, May 27th** for **Memorial Day**, and **Thursday, July 4th** for **Independence Day**



Federally Insured by NCUA



Houston Highway CREDIT UNION

EXPRESSWAY

Your Road to Financial Success

SPRING 2013

# news

## Is Your Credit Card Keeping You in the Dark?



**HIDDEN FEES  
HIGH INTEREST  
RATES**

## HHCU MasterCard: a Bright Solution



Is your current credit card provider keeping you in the dark about high interest rates and fees? Make the switch and get an HHCU MasterCard or Platinum MasterCard! We want to shed some light on those other cards' high interest rates and give you a brighter alternative with our low fixed rates and no hidden fees.

### Our MasterCard and Platinum MasterCard Feature:

- Fixed Interest Rates
  - HHCU MasterCard **11.9% APR\***
  - HHCU Platinum MasterCard **9.9% APR\***
- No Annual Fees
- No Late Payment Fees
- No Over Limit Fees
- **Grace Period** for Purchases\*\*
- No Transaction Fees for Cash Advances
- **Generous Limits\*\*\***

**Switch now!** Applying is easy and we can help you transfer your other credit card balances. That way, you only have one low-interest credit card payment! Plus, reducing credit card debt is a great way to improve your credit score. Get started today at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com).

\*APR= Annual Percentage Rate. \*\*No Interest Charged If Account Paid In Full Each Month. \*\*\*Depends on credit history and ability to repay. For a copy of credit card application and disclosures, visit [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) and click on Loans, then Credit Cards.





## Community Spring Cleaning Event

CLEAN UP YOUR HOME AND YOUR FINANCES!  
SATURDAY, APRIL 20TH FROM 9:00AM-12:00NOON

**Clean it forward by donating to Goodwill!**  
Bring your new or gently used clothing and shoe donations for Goodwill. Your donations help Goodwill create jobs and provide job education and training here in Houston. Plus, when you donate, you'll be entered into our **drawing for an iPad Mini\*\*!** Tax receipts are available. Clothing and shoe donations are preferred. For a complete list of acceptable donation items, visit HHCU's website and click on the Spring Cleaning Event banner.



Donate to Goodwill and enter to win an **iPad Mini\*\*!**

**Join us** for **FREE** Sausage on a Stick, **FREE** Refreshments, **FREE** Prizes and Giveaways and **FREE** Face Painting and Balloons for the Kids!

**Shred Your Personal Documents** at the Shred Truck for safe and secure disposal. Bring up to 5 boxes of personal documents for disposal.

**Clean Up Your Debt** with a **Debt Consolidation Loan** from Houston Highway! Or, you can apply for a **Line of Credit** which allows you to get cash advances from our tellers and from Online Banking! **Rates are as low as 6.74%APR\*!** Apply for a Personal Debt Consolidation Loan or Line of Credit online today!

Shred up to 5 boxes of documents at the **Shred Truck!**

Line of Credit & Debt Consolidation Loan Rates are as low as **6.74%APR\*!**



## Summer is Calling...

ANSWER WITH A VACATION LOAN!

Whether you're planning an overseas adventure, a road trip across the U.S., or you need some money to make it to the family reunion this summer, HHCU can help! Apply online for a Personal Loan and start planning your summer vacation today. Our rates are as low as 6.74%APR\* for up to 60 Months!

\*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Rates shown do not include Service & Loyalty Discounts. Call for current rates: 713.864.4438, or toll free at 800.354.3541.

Vacation Loan Rates as low as **6.74% APR\*!**

## TXDot Retirees Meeting

APRIL 24, 2013 FROM 11:00AM- 1:00PM

The meeting will be held at the food court in Northwest Mall, across from Palais Royal. Contact Tony Sherrill for more information: 281-639-7428.



\*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Line of Credit rates cannot be combined with Service and Loyalty Discounts. Rates shown are current as of 3/15/2013. Call for current rates. \*\*Drawing for iPad Mini is for HHCU Members 18 years or older. Awards cannot be substituted for cash. All taxes associated with prizes are the responsibility of the winner. No purchase necessary. No donation necessary. Winners need not be present to win. Winner may be notified by phone. Directors, employees of HHCU and their immediate family members 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 77007. Entries must be received at drawing location by noon on April 20, 2013 to be included in the drawing. Drawing will be held at 12:00pm (noon) on April 20, 2013. Only one entry per person. Not responsible for late, lost, damaged incomplete, illegible, postage due or misdirected mail. Winner is responsible for retrieving the iPad Mini from the Credit Union within 7 days of the drawing.



## FREEway Checking with me-SERVICES

EASY MONEY MANAGEMENT WITH me IN MIND!

FREEway Checking Features:

- Only **\$25** to Open
- **No** Minimum Balance
- Pays **Monthly** Dividends
- **No** Monthly Fee
- **Free** Debit Card
- **Overdraft** Privilege Available
- **Free** Finance Works Financial Management Software
- **Free** Shared Branch Access at thousands of locations nationwide

... Plus these great, free me-SERVICES

- **Free** Online Banking
- **Free** Bill Pay
- **Free** E-Statements
- **Free** Mobile/Text Banking
- **Free** ATM Network with 90,000+ ATMS nationwide
- **Free** Call24 Telephone Banking

Sign Up for FREEway Checking & me-SERVICES today, and see what it feels like to have a checking account made with YOU in mind!

Introducing me-SERVICES Open House Events! Each month, we will host a week-long Open House event featuring one of our me-SERVICES. Stop by and you can sign up and receive free training from our staff! Our next event is April 15-20, featuring Mobile Banking and Text Banking! Visit [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) for the Open House calendar.

### 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](http://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](http://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/New Accounts

Lynette Cannon  
Gwen Sweet  
Rony Molina  
Mary Arredondo

#### Accounting:

Judy Anderson  
Maria Mahoney  
Brenda Smith

#### Branch Manager:

Anita Richardson

#### Compliance/Audit Officer:

Kyle Nguyen

#### Member Service Representatives:

Kita Leyva  
Nekitha Gracias  
Jackeline Tamez  
Belinda Ramon  
Gloria Celestine

