



Craig's Corner

Greetings 😊 **CU Members!** What a wild and crazy winter this has been! I'm sure you all are looking forward to springtime, and so are we! We have lots of reasons to be excited about spring, including our upcoming "Burn Rubber" Community Event on Saturday, April 19th. I love to see our Members and the community coming together for fun and fellowship at HHCU. Mark your calendar and don't forget your clothing and shoe donations for Goodwill!

This spring we will continue hosting our monthly **me-SERVICES** Open House Events where you can receive free training and a gift for signing up for our helpful **me-SERVICES**. In addition, be sure to keep up with us on Facebook for some upcoming lobby events that involve free tasty treats... Visit our website or Facebook for details on our upcoming events! Thanks for your Membership. We look forward to seeing you soon.

Announcing New Hours of Operation

Effective, June 1st, 2014

	Monday-Thursday	Friday	Saturday
Lobby	9:00am - 5:00pm	9:00am - 5:30pm	9:00am - 2:00pm
Drive-Thru	7:30am - 6:00pm	7:30am - 6:00pm	9:00am - 2:00pm
Phones	7:30am - 6:00pm	7:30am - 6:00pm	9:00am - 2:00pm

We look forward to serving all of our Members during our new, extended business hours!



Get the Free AskAuto™ App



If you're in the market for a new or used car, don't start your search without the **AskAuto App!** This app is a **powerful, free car shopping tool** that allows you to get **important vehicle information, save and compare cars, get loan information,** and even **apply for your auto loan** straight from your smartphone!

- **Scan VINs** to get EPA estimates and other vehicle information
- **Save and compare** your favorite cars
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Houston Highway CREDIT UNION

EXPRESSWAY

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SPRING 2014

news

burn rubber, not cash!



Race into HHCU and get

- **Automatic 1% Loyalty Rate Discount**
- **No Payment** for 60 Days
- **Plus \$100 Cash**

Get into the car of your dreams and burn rubber, not money, with a great low interest rate! Need to refinance and save? We have the pit crew to help you get it done. Don't waste another second, apply online today at www.HoustonHighwayCU.com

Join us for our Burn Rubber Community Event Saturday, April 19th from 9:00 am to 12:00 noon

Bring the whole family for FREE...

- Giveaways
- Remote Control Car Races for the Kids, plus a chance to win one of 4 RC Cars**!
- Easter Treats
- Document Shredding
- Sausage on a Stick
- And don't forget to bring clothing and shoe donations for Goodwill!



*APR=Annual Percentage Rate. Rates, terms and approval are based on creditworthiness. Normal credit criteria apply. Term lengths and "as low as" rates may vary. Promotional rates may not be combined with Service and Loyalty Discounts. Promotion ends April 30, 2014. Current HHCU Auto Loans are not eligible for refinance. **Drawing for Race Tickets is for Members 21 years and older. Race Ticket prize includes 2 tickets to the Winstar Resort and Casino 400 NASCAR Camping Truck World Series on June 6, 2014, and 2 tickets to the Firestone 600 IndyCar Series Race on June 7, 2014. Drawing for remote control cars is for HHCU Members 0-18. Prizes cannot be substituted for cash. All taxes associated with the prizes are the responsibility of the winner. No purchase necessary. Winners need not be present to win. Winner will be notified by phone. Directors, employees of Houston Highway Credit Union and their immediate families are ineligible. You can stop by the Credit Union and fill out an entry form, or mail a 3"x5" postcard with your name, birth date, address and phone number to: Houston Highway Credit Union, 8120 Washington Ave., Houston, TX 77007. Mail-in entries must be received by April 18, 2014. All other entries must be received by noon on April 19, 2014. Drawing will be held at 12:00pm (noon) on April 19th, 2014. Only one entry per person. Not responsible for late, lost, damaged incomplete, illegible, postage due or misdirected mail.





Guaranteed Auto Protection (GAP) Insurance

Guaranteed Auto Protection (GAP) insurance is designed to protect you and your family from an unexpected financial obligation if your vehicle is declared a total loss from causes such as theft, accident, fire, or flood. In the event of a vehicle loss, your insurance company may not cover your full loan amount. GAP pays the difference between your vehicle's market value and the remaining balance on your loan or lease contract, so you don't have to.

Our GAP insurance is completely optional and affordable.

If you'd like to learn more, contact us today at 713.864.4438, or toll free at 800.354.3541.

Credit Life and Credit Disability Insurance

These two types of insurance help cover your family in case of death or total disability, by making your credit union loan payments during illness or disability, or paying off the balance in the case of death.

- Both of these insurance coverage plans are completely optional and affordable. They can be purchased together or separately.
- Certain age or health requirements may affect your ability to purchase.
- Premiums are added to the loan each month, and are included in the calculation of payments.

Please contact us at 713.864.4438, toll free at 800.354.3541 to learn more.



*Your purchase of MEMBER'S CHOICE® credit life and credit disability insurance, underwritten by CMFG Life Insurance Company, is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Policy Agreement for a full explanation of the terms.



FREEway Checking is Totally Mobile!

If you don't have a **FREEway Checking Account** yet, consider this... FREEway Checking is a totally free checking account that earns interest, and you can access your account using your **smartphone, iPhone, iPad, mobile device or computer!** Our **me-SERVICES** (free electronic money management services) allow you to keep tabs on your account anytime, anywhere. **Transfer funds, find ATMs, pay bills, and check your recent transaction history** on the go.

If you already have an account, but haven't signed up for our free **me-SERVICES**, we encourage you to give them a try! Nervous about learning the technology? Have questions? We offer monthly **me-SERVICES** Open House Events where you can sign up, get free training from our staff and even get a gift for trying our services! If you can't make it to the open house events, we'd be happy to offer assistance anytime. Give us a call or stop by during business hours.

Most banks charge for their checking accounts and their electronic services. It's one of the many ways they make people into **Bank Victims**. We believe your FREEway Checking Account and **me-SERVICES** should serve your needs for free, because you are **CU Members**.

FREE iPad App

We now offer a free **Mobile Banking app** for the iPad! Download the app from our website, or visit the Apple Store online to get the app today. With **Online Banking** you can view transaction histories, transfer funds, pay bills, find nearby ATMs and more! Try it today.



Calendar

Burn Rubber Community Event: Saturday, April 19th from 9:00 am to 12:00 noon. Bring the whole family for free food, fun and a chance to win Fast Paced prizes! See website for details.

TxDOT Retirees Meeting: Monday, April 30, 2014 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.

April 14th-19th: me-SERVICES Open House Week featuring E-Statements and Direct Deposit.

May 12th-17th: me-SERVICES Open House Week featuring Bill Pay via Online Banking.

June 16th-21st: me-SERVICES Open House Week featuring Call24. Learn more about all of our me-SERVICES and open house events on our website.

Holiday Closures: We will be closed on Monday, May 26th for Memorial Day, and Friday, July 4th for Independence Day. You can access your account using Online Banking or our other **me-SERVICES**.



2014 Scholarship Winner

Congratulations to Elissa Guerra, the 2014 recipient of the Houston Highway Credit Union scholarship. Elissa will be awarded \$2,000 toward tuition at the college or university of her choice. Elissa is the daughter of Raul Guerra, Sr. & Odette Hinojosa. Elissa plans to go to Colby College to become a cosmetic dentist. Congratulations and best wishes from HHCU!

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 7:00am - 6:00pm 9:00am - 1:00pm

www.houstonhighwaycu.com
(713) 864-4438 | Toll-free (800) 354-3541 | Fax (713) 864-1714

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(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	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
Nancy Rodriguez, Vice President

Accounting: Judy Anderson

Compliance & Audit Officer: Kyle Nguyen
Bryan Auguillard

Loan Underwriter: Anita Richardson

Branch Manager: Juan Villegas

**Member Service Representatives,
Loans & New Accounts:** Rony Molina
Maria Mahoney
Nekitha Gracias
Jackeline Tamez
Gloria Celestine
Iris Martin
Vicki Fleeger

Community Outreach Manager: Teresa Nicolas-Briggs

