

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	0.20%	0.20%
Savings Account	0.50%	0.50%
IRA Deposit	1.75%	1.76%
Christmas Club	0.35%	0.35%

Current Share Certificate Rates

>=\$2.5K	6 mo	12 mo	15 mo	18 mo	24 mo	36 mo
APR	1.00%	1.30%	1.35%	1.55%	2.10%	2.35%
APY	1.00%	1.31%	1.36%	1.56%	2.12%	2.37%
>=\$10K	6 mo	12 mo	15 mo	18 mo	24 mo	36 mo
APR	1.05%	1.40%	1.45%	1.65%	2.20%	2.45%
APY	1.05%	1.41%	1.46%	1.66%	2.22%	2.47%
>=\$50K	6 mo	12 mo	15 mo	18 mo	24 mo	36 mo
APR	1.25%	1.55%	1.60%	1.80%	2.35%	2.60%
APY	1.26%	1.56%	1.61%	1.81%	2.37%	2.63%
>=\$95K	6 mo	12 mo	15 mo	18 mo	24 mo	36 mo
APR	1.40%	1.70%	1.75%	1.95%	2.50%	2.75%
APY	1.41%	1.71%	1.76%	1.96%	2.52%	2.78%

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%

IRA Certificate of Deposit Rates

>=\$2.5K	12 mo	24 mo	36 mo
APR	1.30%	2.10%	2.35%
APY	1.31%	2.12%	2.37%
>=\$10K	12 mo	24 mo	36 mo
APR	1.40%	2.20%	2.45%
APY	1.41%	2.22%	2.47%
>=\$50K	12 mo	24 mo	36 mo
APR	1.55%	2.35%	2.60%
APY	1.56%	2.37%	2.63%
>=\$95K	12 mo	24 mo	36 mo
APR	1.70%	2.50%	2.75%
APY	1.71%	2.52%	2.78%

*APY is Annual Percentage Yield. Check our website for up to date rate information. Rates effective as of June 18th 2010. Rates subject to change.



Houston Highway CREDIT UNION

EXPRESSWAY

Your Road to Financial Success

news

SUMMER 2010

Summer time = Summer Deals

OUR SUMMER CAR SPECTACULAR IS BACK. NOW IS A GREAT TIME TO PURCHASE THAT NEW VEHICLE YOU'VE BEEN WANTING AND ITS NEVER BEEN EASIER.



It's easy to get started:

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

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 to calculate the car payment for the car you want. You can also take advantage of our great offers on extended service contracts and GAP insurance. Visit us 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.

BONUS

Get a free 3x5 Safe Deposit Box (\$30 value) with your new or used auto loan financed in the Month of July. That's a one year rental for free, just for choosing us as your auto loan lender.

Summer Relief Skip a Payment Offer

As a member of Houston Highway CU, you can choose to skip your summer loan payment on your current credit union loan. Simply fill out the "Skip-A-Payment" request form below, cut it out and send it to the Credit Union. Your August loan payment this year will be deferred/extended.

Name _____ Account# _____ Date _____
 Loan(s) # _____ # _____ # _____ # _____ # _____

*Note, MasterCard, home improvement and unimproved property loans are not eligible for this option. Loans with co-signers will require both signatures on the request form. Three payments must have been made on new or refinanced loans to be eligible.

As "Summer Relief" from my credit union, I choose to skip my August 2010 loan payment(s) shown above. I understand interest will continue to accrue on the loan(s) during the deferred payment period and the term of my note agreement(s) will be amended. This offer is good for August only. I am current on all my loans.

Signature of Borrower

Co-Signer, if applicable





Member Home Loan

Planning to buy your first home, move up to something larger, or refinance your current home? Member Home Loan is a convenient service we are proud to offer to our members. Working with the experts at Member Home Loan will provide you with complete and up-to-date information that will in turn save you time and money.

Visit Member Home Loan at www.memberhomeloan.com for information on current rates, to locate a realtor, obtain an insurance quote, apply for a mortgage, or simply view the Learning Center page to find out about the entire home buying process.



Call24 – Your Road to Telephone Banking

What's the next best thing to accessing your account after business hours if a PC is not available? Call24 our automated telephone banking service. With Call24 you can quickly access your account information any time day or night. Once you've completed and submitted your Call24 application with your selected PIN to a Credit Union Representative, the rest is easy. The service will prompt you through all of your inquiries making account access simple and quick. Dial 713.864.1400 or 877.864.1400 to access Call24.



Money Pass Network

Just what is The MoneyPass network? We understand that HHCU may not be convenient for many of our members however we have a solution.

By offering service through the MoneyPass network, our members now have access to thousands of surcharge-free ATMs coast to coast located where you live, work and travel. There's a network locator available online that will help you find the most convenient ATM location to use your MoneyPass card surcharge-free.

Visit www.moneypass.com to find an ATM location nearest you.

Craig's Corner

Steady progress is continuing as we are renovating the credit union. We are excited to inform you that the ATM is fully operational and all 3 drive-in lanes are now open and ready to serve you. As you come in the office, you will notice some remarkable changes as well. We have been able to add more office space, updated our floors and paint to provide a warm and inviting atmosphere to better serve you. We appreciate the patience as we renovate the credit union.



We are continuing to expand our products and services to better serve you. We are rolling out a new, surcharge free ATM network to allow you to use more convenient ATM's, we are very pleased with those of you who have switched over to e-statements and want to encourage more to do the same. With all of us charging into summer, we want to remind you that we are here to help you with a vacation loan and auto loans. It's important to us to provide you with great financial services and products.

Please continue to check the website for updates on promotions and important updates. As always, it is our pleasure to serve you!

Craig



Save Time and the Environment - E-statement winner...

Mr. Richard Christie made the switch and won \$250 cash in our April/May 2010 "Switch and Be Entered to Win" promotion. It's still not too late for you to make the switch and contribute to helping save the environment.



Holidays – HHCU Will Be Closed

Independence Day
Monday, July 5, 2010

Labor Day
Monday, September 6, 2010



Who Needs a Vacation?

– Get 1%APR* off qualifying rate

Taking the time to spend with your family this summer can quickly add up to a costly trip. Borrow the funds from HHCU and plan your perfect vacation. In return, you can enjoy 1%APR off your qualifying rate for up to 12 months. Apply in-person, call 713.864.4438 or online at www.houstonhighwaycu.com.

*APR equals annual percentage rate. Offer good for a limited time and subject to credit approval. See credit union for more details.



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

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 for a location near you.

Directors

Chairman	David E. Williams
Vice Chairman	Michael W. Alford
Treasurer	Rita K. Dennis
Secretary	Liz K. Gerstenberger
Director	Gail E. Morea
Director	David M. Eng
Director	Otto J. Maresh
Advisory Directors	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	Craig Atkinson
Vice President	Lois Krolczyk
Loans	Lynette Cannon
	Gwen Sweet
	Rony Molina
	Melissa Randles
Accounting Assistant	Gloria Garcia
Chief Teller	Jose Velazquez
Tellers	Kita Leyva
	Maria Mahoney

