



## Join Us for a Grand Slam Event!

On **Saturday, July 30**, Houston Highway is hosting a **Summer Fun Event** from **9AM to 12PM**. To show our members how much we appreciate them entrusting us with their financial lives, we'll have all sorts of great activities. A **Shred-It Truck** will be on-site to help members securely dispose of any identity sensitive documents. For the kids there will be **face painting!** Everyone will enjoy hot dogs/sausage on a stick, along with refreshments, chips, snow cones and desserts. You'll also have the chance to get your car washed by a local gymnastics team and we'll be taking donations for the **Houston Food Bank** (unperishable items). Lots to see and do! And as part of the **Grand Slam Event**, we have some special offers:

- **Round 1st base** – Open FREEway Checking and get \$50
- **Round 2nd base** – Open Credit Card and transfer balance from other institutions – earn 1% rebate
- **Round 3rd base** – Refinance your auto loan and get \$100 rebate

And all members will have a chance to hit a **Grand Slam**, we're going to hold a drawing to win an iPad 2 giveaway! Be sure to join us on Saturday, July 30 for what is sure to be a fun time!

## Summer Time is Car Trip Time

If your current vehicle is not ready for your summer vacation, see us about upgrading with an affordable auto loans. Nothing beats the heat like the wind on your face with the top down or a cold blast of A/C in your new ride! Rates start as low as **2.25% APR** with service discounts and terms range from **24 to 72 months**. We'll work with you to arrange a loan that fits your budget. Whether you are in the market for a new or a used car, or would like to see if you can lower your payment through a refinance, we can help! So don't be a bank victim, enjoy the benefits of being a CU Member. Refinance from a bank and automatically get the maximum 1% service discounts plus a \$100 Rebate from HHCU if you refinance by August 30, 2011.

While banks are saying NO, we have \$5 million  
**WE MUST LOAN!** Stop by or apply online.



Rates start as low as  
**2.25% APR**  
and terms range from  
**24 to 72 months.**



Find us on  
**Facebook**



## Calling all Facebook users

Keep up with the latest happenings at HHCU and look for additional discounts on special promos on FB.

**Special:** The more fans we receive, the more prizes we give! Here's how it works, when we reach **200 fans**, someone will win **\$100**, if we reach **300 fans**, then we'll give away another **\$100 to a fan**. When we reach **500 fans**, one of our lucky fans will win an **iPad** and if we reach **1,000 fans**, then one lucky fan will win a **cruise out of Galveston for two!**

Go to [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) and click on the Facebook icon to get started or visit [www.facebook.com/HoustonHighwayCU](http://www.facebook.com/HoustonHighwayCU).



### Be sure to Like us!

Spread the word and help us get to 1,000 fans!  
Everybody wins!

Contest ends August 31, 2011 at 5 PM CST. All taxes are the responsibility of the winner(s).



## Wish You Could Have Some Summer Fun?

*You can with a low-rate loan from  
Houston Highway!*

If you didn't think you could work some fun into your summer plans, think again. An affordable personal loan can give you the extra cash you need. And you can have a payment that's easy on your wallet too. Hit the beach, hit the road or plan a great staycation. With Houston Highway Credit Union, anything is possible. Just apply online at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) and you'll be on your way to a summer of fun!

rates as low as

**6.74%  
APR\***



\*APR is annual percentage rate and is subject to change without notice.



# ATM Safety Tips

Automated teller machines (ATMs) provide a fast and convenient way for you to access your credit union share savings, share draft checking and line-of-credit any time of the day or night. Here are some common sense safety guidelines and suggestions to keep in mind to help protect you and your accounts when using an ATM.

## VISA Check Card/ATM Card Security

- Treat your card like cash. Always keep your card in a safe place.
- Keep your personal identification number (PIN) a secret. Memorize it. Never write your PIN on your card or store it near your card. Never tell your PIN to anyone or allow anyone to enter your PIN for you.
- Never give out information about your PIN over the telephone. Your credit union will never ask you for your PIN.
- If your card is lost or stolen, or you think someone may know your PIN, report it immediately to Houston Highway Credit Union.
- Never leave your receipt or discard it at the ATM.
- Check your receipts against your monthly statements to guard against ATM fraud.

## Personal Security at ATMs

- After dark, only use ATMs that are well-lighted with minimal landscaping.
- Always look around before conducting a transaction. If you see anyone or anything suspicious, cancel your transaction and leave the area at once.
- Have your card ready before you approach the ATM in order to minimize time.
- When using a walk-up ATM, park as close as you can to the machine. If there are other people at the ATM you want to use, remain in your car with the doors locked and windows up until they leave. Do not leave your car running or the keys in the ignition as you walk up to the ATM. Use your body to block the view of your transaction, especially as you enter your PIN and take your cash and card. As you return to your car after the transaction, have your car keys ready and check around and under your vehicle.
- When using a drive-up ATM, keep your doors locked and windows up until you are ready to use the machine. While waiting in line for the ATM, always leave enough room between your vehicle and the one in front of you for a quick exit should it become necessary. Keep cash, checks or moneybags out of sight until you are ready for your transaction.
- If you are followed after using an ATM, seek a place where people, activity and security can be found. If necessary, call the police.





### Holiday Closings:

**Labor Day**  
Monday, September 5, 2011

**Columbus Day**  
Monday, October 10, 2011



### COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Houston Highway Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below: By U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: [www.t cud.state.tx.us](http://www.t cud.state.tx.us).

### 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  
Rita Dennis, Vice Chairman  
Otto Maresh, Treasurer  
Liz Gerstenberger, Secretary  
David Eng, Director  
Gail Morea, Director  
Gregory Ranft, Director

### 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

Lynette Cannon  
Gwen Sweet  
Rony Molina

### Accounting Assistant

Melissa Randles

### Chief Teller

Gloria Garcia

### Member Service Representatives

Kita Leyva  
Maria Mahoney  
Kyle Nguyen  
Lyndavia Matthews  
Anita Richardson





## Summer Relief Skip a Payment Offer

Looking for some extra money this summer? Here's your chance to skip your August loan payment on all your loans and put some cash back in your pocket - just in time for summer! For only \$10 per loan skipped, you don't have to make your payment, without affecting your credit.

Hurry, you must apply by July 31, 2011.

Just visit us online at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) and complete "Skip A Payment" request form. It's that simple!

Delinquent accounts are not eligible for the Skip A Payment program. Offer is not available for credit cards, mortgages, home improvement or overdraft privilege, Skip A Payment Requests are subject to approval. You must be current on all loans. 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.

## Access to Credit Union Documents

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- (1) balance sheet and income statement
- (2) a summary of the most recent annual audit completed
- (3) written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
- (4) Internal Revenue Service Form 990.





## Craig's Corner

Houston Highway Credit Union loves being part of the Heights neighborhood. And what better way to interact with the community than being a sponsor of "Idol of the Heights?"! This year, we are the Event sponsor for this annual contest. This might be the coolest thing we've done yet and we're excited to be a part of it! The event kicks off with preliminary rounds at The Lot on Washington. There will be 3 rounds held on July 8, July 15 and July 22. The finals will be held during the Wednesday, July 27, Greater Heights Chamber Business Expo from 4PM to 8PM. Tickets will be sold in advance to the general public for a \$10

entrance fee which includes two beverages. You can buy advance tickets to the Expo at [www.heightschamber.com](http://www.heightschamber.com) or tickets will be sold at the door for \$15. Call the Chamber at 713-861-6735 for details on entering Idol.

We'll be there at the Expo when the winner is announced with cool stuff to give out and staff on hand to answer questions about the credit union. The Expo will again be held at SPJST Lodge #88 located at 1435 Beall Street at West 15th. This should be a really fun event for everyone, so bring your family, tell your neighbors and come join us for some "Idol" mania!

Speaking of cool events, we are hosting a Grand Slam Event on July 30th here at the credit union. Be sure to circle the date and read the details on the front page article. I look forward to meeting each and every one of you at both of these great community events.



## Need Some Cash on the Road?


Whether you are driving around town or across the country, you are never far from an ATM and cash. But why pay to withdraw your own money? Houston Highway is part of several nationwide networks of FREE ATMs giving you access to your cash wherever you are.




Combined, these networks have 85,000 Surcharge Free Networks for our members to access through the following providers:

- Allpoint
- CO-OP
- Money Pass

Go to our website to find the nearest one to you at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) and click the "locations" at the top. And even if you have to make an emergency pit stop at an ATM that charges you to use it, HHCU will not charge you a fee. Just another benefit of being a CU Member and not a Bank Victim!

 **Bank Victim**

 **CU Member**



Federally Insured by NCUA