



Craig's Corner:

We want you! It's true! At Houston Highway Credit Union, we want your business so much; we'll pay you up to \$250 for it! That's the difference between being a Bank Victim ☹️ and a Credit Union Member 😊. Banks constantly use fees and hidden charges to snag your hard-earned money. At Houston Highway, we want to help you use your money to your benefit. We offer low interest rates on the products and loans you need, as well as many FREE services to provide you with security and easy access to your funds.

So, if you want to ditch the fees at the bank; sign up for FREEway Checking and we'll line your pockets with a little extra green. If you're looking for lower Auto Loan payments, we can do that AND pay you for switching! And if you're looking for a Credit Card designed with benefits and low interest rates just for you; look no further, we've got \$50 with your name on it (and Ulysses S. Grant's face).

See front page article for details.



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.

☹️ Bank Victim

😊 CU Member



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.



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SUMMER 2012

news

We'll Pay YOU! WE WANT YOUR BUSINESS!

Now through August 19th if you transfer your Auto Loan from another financial institution, get a HHCU Credit Card or open a new Checking Account, we'll pay you!

*Current HHCU Auto Loans not eligible. Auto Loans over \$12,000 will receive \$150. Auto Loans under \$12,000 will receive \$75. **Current HHCU Credit Cards not eligible. Credit Card Approval is based on credit worthiness. \$50 will be deposited to card holder's savings account 90 days after Credit Card has been approved. ***Current HHCU Checking Accounts are not eligible. \$50 will be deposited into the new HHCU checking account after 90 days. Offers end August 19th, 2012.





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.

Donate to the Houston Food Bank!

Bring your donations in to Houston Highway between now and August 21st and help Houston's Credit Unions support the work of the Houston Food Bank.

PLEASE BRING YOUR DONATION OF NON-PERISHABLE FOOD ITEMS TO YOUR LOCAL CREDIT UNION

Summer
FOOD DRIVE
SOUP

(NOW - AUGUST 21st)

HOSTED BY HOUSTON'S CREDIT UNIONS BENEFITING: THE HOUSTON FOOD BANK

Convenient Banking

Houston Highway understands your busy schedule. That's why we offer multiple convenient banking services that allow you to take care of your money with your phone or online so you don't have to wait. Call24, Online Banking, and Mobile Banking allow you to check balances, transfer funds and more without ever needing to visit the Credit Union.

Sign up for our automated call service, **Call24**, to receive a Personal Identification Number (PIN) and you can use any touch tone phone to access your account! With just a few simple pieces of information you can skip waiting on hold and manage your finances any time. Pick up an application and get started!

Online Banking includes bill pay services, home banking, e-statements and more- all for FREE! As a Houston Highway member, you're entitled to this free service, so visit www.HoustonHighwayCU.com today!

If you are enrolled in Online Banking, then you already have access to another convenient way to manage your finances. **Mobile Banking** allows account access with your mobile phone or devices through SMS Text, Mobile Browser, Downloadable App, or iPhone App. You can:

- Check Account Balances
- View Account History
- Transfer Money
- Pay Bills
- View Cleared Checks
- Find Surcharge Free ATMs
- Locate Shared Service Center Branches
- View Current Rates
- Receive Text Message Notifications
- And more!

Plus, you can use the **My Deposit Mobile App** to deposit checks with your iPhone camera. Get started with Online Banking, Mobile Banking and My Deposit Mobile at www.HoustonHighwayCU.com today!



Holiday Closings- Houston Highway Credit Union will be closed:
July 4th, 2012- Independence Day
September 3rd, 2012- Labor Day
 We will reopen the following day at our normal hours. You can still access your account information online at any time.



Mark Your Calendars for Our October Community Event:
 HHCU will be hosting another Community Event on Saturday, October 27th! Plan to bring the whole family for food and fun! Our recent Spring Fling event was a great success with plenty of food, free giveaways, plus a balloon and face painting artist for the kids! Congratulations to our iPad winner Brenda Rodriguez, and iPod winner, Manny Perez. Don't miss out! Join us for our October Event!

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:

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:

Stephen Godinich	
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	
Kyle Nguyen	
Brenda Smith	

Chief Teller: Gloria Garcia

Member Service Representatives:

Kita Leyva	
Maria Mahoney	
Nekitha Gracias	
Anita Richardson	
Jackeline Tamez	
Mary Arredondo	
Belinda Ramon	



Federally Insured by NCUA

