




Craig's Corner

For many people, creating a budget sounds like an overwhelming, dull or downright scary task. But maintaining a budget is an essential part of managing your wealth, achieving your financial goals and planning for the future you want. Here are some tips to help you get started gradually.

- **Pay Yourself First/Budget for Emergencies.** This is important. When you get a paycheck, set a small percentage aside in a savings account. Do this faithfully each month, and before you know it, you'll be ready with the money you need when life happens.
- **Track your spending.** This sounds like a lot of work, but you can simply sort your purchases into a few general categories like groceries, restaurants and entertainment, transportation expenses, housing expenses, and other bills. You can use your e-statement transaction history, an excel spreadsheet, a notebook, or a receipt holder to help you sort and keep track.
- **Evaluate your spending.** Once you've tracked a few months of spending, look for trends and large amounts of money. Where does your money go each month? Often, people are surprised to see just how much money goes to entertainment or restaurant food. If you want to spend less, take note of some areas you think you could cut back on, and set yourself a limit in those areas. There are great budget tracking apps for your smartphone!
- **Budget for your goals.** Each pay period, set aside a small amount or percentage of your check into a savings account specifically for your goals. A down payment on a house, tuition for your child, a vacation... You'll be surprised at how quickly your monthly contributions add up, even if they are small! You might not even notice \$25 or \$50 from your monthly budget, but soon you'll have a few hundred dollars toward your goal! You can set up transfers online for fast and easy results! Plus, we have vacation club accounts that earn interest while helping you save for your vacation. And don't forget about our IRAs (Individual Retirement Accounts).
- **Check back.** Once a year, take a look at your accounts and your spending. Are you still on track? Have your needs or your income changed? Adjust your budget to reflect your current goals. Be honest about your spending needs vs. your spending wants, and let your budget help you make positive changes.

Need direction? Contact your CU  and find out how we can help you reach your goals! 713-864-4438 • www.HoustonHighwayCU.com

Go Outside and Play!



LOAN RATES AS LOW AS
1.24% APR*

Summer is the perfect time to break out of the office and play outside! We can help you get the gear for your summer adventures in the water or on land! Apply online for your boat, ATV, motorcycle, jet-ski, or RV loan today at www.HoustonHighwayCU.com. Hit the open road, the beach, the lake, or blaze your own trail with the recreational vehicle you've always dreamed of. Our loan rates are as low as **1.24% APR*** with our Service and Loyalty Discounts of up to **1.50% APR***.

Motorcycles, Loan rates as low as

Boats, ATVs,

Jet-Skis, RVs

and more!

1.24% APR*

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Rates shown include maximum Service and Loyalty Discount of 1.50%APR. To learn about our Service and Loyalty Discounts, visit www.HoustonHighwayCU.com. Current HHCU loans are not available for refinance.

Calendar of Events



Now thru August 1st Annual Food Drive
Please bring your non-perishable food donations to HHCU for the Houston Food Bank. Thank you for your generosity!



July 4:
Closed for Independence Day. Have a happy and safe celebration!



July 14-19:
me-SERVICE\$
Open House featuring Online Banking



August 11-16:
me-SERVICE\$
Open House featuring Mobile & Text Banking



September 1:
Closed for Labor Day.



September 15-20:
me-SERVICE\$
Open House featuring E-Statements & Direct Deposit

Join us for our **me-SERVICE\$** Open House Events! Each month, we offer free training and a gift when you sign up for our free services. Manage your money anytime, anywhere using your smartphone and other devices!



EXPRESSWAY
Your Road to Financial Success


SUMMER 2014

news



We're Lowering the Bar

AUTO LOAN RATES STARTING AT 1.24% APR*

We've lowered the bar for our auto loan rates just in time for summer! It's the perfect time of year to find great deals on cars, and now, HHCU provides you with the tools you need to get the car you want and financing you need! Our rates are as low as **1.24% APR*** when you take advantage of our Service and Loyalty Discounts of up to **1.50% APR***! Visit our website to apply online, or dance on in for personal service at the Credit Union .

Need to refinance? We can help with that too! Apply online at www.HoustonHighwayCU.com.



FREE AskAuto App: Before you hit the dealership, download the free AskAuto App for your smartphone. With the app you can:

- Scan VINs to get vehicle information such as EPA estimates, retail prices and more
- Save cars, compare and take notes
- Scan your driver's license to pre-fill and submit your auto loan application from your phone

Download the free app from our website: www.HoustonHighwayCU.com and select Houston Highway Credit Union on the app's startup menu.

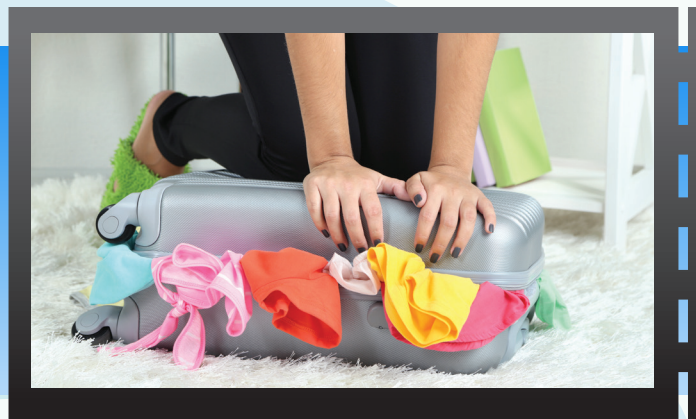
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Federally Insured by NCUA

7/2014/QTY:6300





ATM Safety Tips

Automated teller machines (ATMs) provide a fast and convenient way for you to access your credit union savings, 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-lit 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.

Getting a Vacation Loan is Easy!

PACKING IS THE HARD PART...

Getting your vacation loan is quick and simple. Apply online at www.HoustonHighwayCU.com today, and then tackle the hard part... your suitcase! Our rates are as low as **4.74%APR*** with our **Service and Loyalty Discounts of up to 1.50%APR***! Deciding what to bring can be tough, but we want to remind you to pack a few essentials... don't worry, they won't take up much room in your luggage...

- **Smartphone or Mobile Device:** you were already planning to pack this, but make sure you're ready to use it by signing up for **Mobile Banking & Online Banking**. These free services let you manage your money on-the-go from your device! Transfer funds, pay bills, view transaction histories and more.
- **HHCU Credit Card and Debit Card:** for tickets, souvenir purchases, hotels, gas, meals, rentals and excursions! Use our free ATM locator to find **90,000+ surcharge free ATMs!**

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Normal credit criteria apply. Rates shown include maximum Service and Loyalty Discount of 1.50%APR. To learn about our Service and Loyalty Discounts, visit www.HoustonHighwayCU.com.

Traveling is a Breeze with 90k ATMs and me-SERVICeS

No matter where your summer trip takes you, you'll have access to your HHCU accounts 24/7 with our free electronic **me-SERVICeS** like Online Banking, Mobile Banking and Call24. Plus, we have over 90,000+ surcharge-free ATMs! Find a location near you using our Mobile Banking app, or visit www.HoustonHighwayCU.com and click on Locations.

Savor the Savings with Skip-a-Pay!

We're cooking up ways to help you save this summer by rewarding you for your **CU Membership** 😊! We're glad you've taken advantage of our loans, so our staff is serving up Summer Skip-a-Payments! Here's your chance to skip your HHCU loan payments and enjoy some extra cash this summer.

For only **\$15 per loan**, you can skip your HHCU loan payment for **one month!** That's right! You can skip your loan payment and free up some money in your budget, without hurting your credit. You can even skip payments on multiple loans including auto loans, personal loans, boat loans, and more!

Visit www.HoustonHighwayCU.com and complete the "Skip A Payment" request form today!

*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. For each HHCU loan, a single monthly payment may be skipped in either the month of July or August, 2014. HHCU Members with multiple HHCU loans may be eligible to skip a single monthly payment per loan. Skip-a-Pay requests must be submitted at least one week prior to payment due date to allow for processing. You must be current on all loans. Loans with co-signers will require both signatures on the request form. Three consecutive 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.



Holiday Closures

We will be closed on Friday, July 4th for Independence Day, and Monday, September 1st for Labor Day. Access your account anytime using our free electronic me-SERVICeS for smartphones, computers and mobile devices!

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.

Houston Highway Credit Union

8120 Washington Avenue, Houston, TX 77007

Hours of Operation

Please note our Hours of Operation, effective June 1, 2014.

Lobby Monday-Thursday: 9:00am – 5:00pm Friday: 9:00am – 5:30pm Saturday: 9:00am – 2:00pm

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

Phones Monday-Thursday: 7:30am – 6:00pm Friday: 7:30am – 6:00pm Saturday: 9:00am – 2:00pm

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	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	

Accounting:

Judy Anderson	
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Compliance & Audit Officer:

Kyle Nguyen	
Bryan Auguillard	

Branch Manager:

Juan Villegas	
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Member Service Representatives, Loans & New Accounts:

Anita Richardson	
María Mahoney	
Nekitha Gracias	
Jackeline Tamez	
Gloria Celestine	
Iris Martin	
Vicki Fleeger	

Community Outreach Manager:

Teresa Nicolas-Briggs	
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Search Houston Highway Credit Union and "Like" us on Facebook for updates, news, events and giveaways!

