



## Why All the Changes?

### Because, We've Got Your Financial Future In Mind!

In 2009, HHCU has experienced growth in loans, assets and in our membership; with this, we understand that with growth, it oftentimes means change. Over the next several months, be prepared as we will introduce to you, several new financial products and services and make a few changes in the efficiencies of our daily operations.

Redesigning the newsletter is one of the many exciting changes we've made so far. In mid January 2010, we will launch our newly designed, fully functional website. We feel you will find great use and appreciate many of the changes we have in store.

Your sense of value and appreciation of HHCU is important to us. We hope you see these changes as a positive move in the right direction for the future of your credit union.



### Be Prepared if the Unexpected Happens: The How and Where to Save

Putting a few extra dollars away each week could mean potential savings for being prepared in the event the unexpected happens.

Consider these options for ways to save:

- Bonus money
- Salary increases – try to maintain your daily expenses on your current salary and save the extra money from the increase you receive
- Designated "coin jar" – saving nickels, dimes or quarters could add up to nearly \$100 a year or more very quickly
- Eliminating spending on fast food – cut back on the number of times you eat out and bring your lunch
- Clipping coupons – coupons can save you nearly \$250 or more a year

For long term savings, certificates of deposit or CDs offer a higher rate of return than a regular savings account, however there are penalties for early withdrawal.

What you do today will determine how prepared you will be for the unexpected. It's the start of a new year. Develop your plan now, set a savings goal, and then put it into action.



### Tell Us What You Think

Last month, we asked you to "Tell Us What You Think." From all of our entries, we drew the names of five lucky winners. Each month, we'll ask a new question and choose five random winners. Respond via email to [craig@houstonhighwaycu.com](mailto:craig@houstonhighwaycu.com), regular mail or fax at 713-864-1714. Let us know what you think!

This month's question: How do you feel about our newly designed newsletter, logo and/or website?



### Tell Us What You Think Winners From Last Issue:

- Carol Carter
- Jolene Featherstone
- Kathy Hallmark
- Ryan Hill
- Cheryl Sedlar



**EXPRESSWAY**  
Your Road to  
Financial Success

WINTER 2010

# news

## Welcome to Expressway News

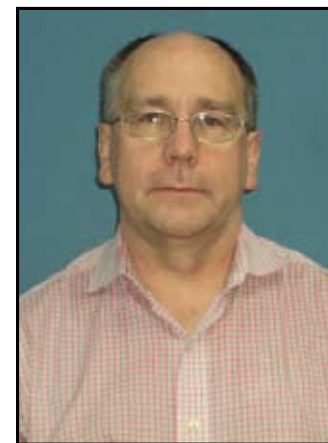


*(FORMERLY HOUSTON HIGHWAY CREDIT UNION'S INTERCHANGE)*

There's no doubt, that over the past year and a half, many financial institutions have struggled financially and some even forced to cut back on many of their products and service offerings. Many are now leaning towards increasing fees as a means to survival in these tough economic times. Here at HHCU, we've experienced growth; we're prospering and are continuing to add new products and services. We thank you for supporting your Credit Union.

Over the past year, we felt the need to make a few significant changes within our organizational structure, and our daily operations while examining our plans for the future. As your President/CEO, it is my honor to be a part of these changes and in making a difference in the financial lives of our members. In reviewing our financial condition through the end of November 2009, I'm excited to inform you of the following:

- Deposits \$38.4 Million up from \$33.5 Million at year end 2008
- Loans \$17.4 Million up from \$14.7 Million at year end 2008 (this reflects our first annual increase in loans in nine years)
- Assets \$43.1 Million up from \$38.8 Million at year end 2008



In the coming year, we plan to introduce to you a "Design your own credit card" service, a new look to our CU@Home and the GoTo My Card service. With the CU@Home service, you will have the ability to transfer from your Savings/Checking account to your HHCU credit card or other HHCU linked/shared credit union account number. The changes will also allow you to transfer a non-HHCU credit card balance to your HHCU credit card. The newly designed newsletter, our updated logo, and coming soon...the exciting look of our new website are just a few of the other changes we are pleased to announce to you. With these changes, we know that every member household has unique needs and plans for the future. It is our desire to meet those needs as we continue to add innovative financial products and services to serve you.

Craig Atkinson, President/CEO







## Do Your Taxes Online with Turbo Tax for the Web

TurboTax for the Web® is perfect for the individual who has simple tax return needs. Electronic tax refunds are submitted faster, processed faster and can be directly deposited into your HHCU account, so you can get your refund in 7-12 days, rather than 6-8 weeks.

TurboTax for the Web® is easy. Simply go to our website at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) and click on the Turbo Tax for the Web® icon and let Turbo Tax guide you step-by-step through your return.



## Holiday Loans Still Available

In the aftermath of this past holiday season, many people will find themselves struggling with figuring out how they will pay the bills incurred from holiday gifts or other related expenses.

Keep yourself from getting into financial trouble by avoiding these financial trends:

- Not paying bills on time or juggling which bills to pay
- Making minimum payments on credit cards
- Spending all of your income and not allocating money for savings

There's still time for you to avoid these troublesome situations. Consolidate your bills now with our Holiday Loan and receive a 2% APR\* discount off our regular signature loan rates now through January 31, 2010.

Call us, stop by or apply online at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com).

\*APR equals annual percentage rate.



## Holidays — HHCU Will Be Closed

### New Year's Day

January 1, 2010

### Martin Luther King Day/Confederate Hero's Day

Monday, January 18, 2010

### President's Day

Monday, February 15, 2010



## 2010 Academic Scholarships

### ATTENTION HIGH SCHOOL SENIORS

This year's scholarship deadline is quickly approaching and we don't want you to miss out on your opportunity for financial assistance.

Each year we have the privilege of awarding a \$2,000 scholarship to one graduating high school senior, to assist with their community college, university or trade school expenses. The scholarship will be awarded to a HHCU student member, or child/grandchild of a member based on the basis of academic achievement, community involvement, extracurricular activities, SAT scores and financial need.

If you would like to receive an application to apply, call Lois at 713-864-4438, ext. 103.

For consideration, completed applications must be returned to the Credit Union no later than Tuesday, February 9, 2010. The winner of the scholarship will be announced at our Annual Meeting of the Membership in March.

## Nominating Committee Announcement

Each year, Directors are elected from, and by the HHCU members to serve on the board. The election takes place every year at the Annual Meeting.

If you are interested in volunteering time and service as a Director, or on a committee of the Board, please contact a member of the Board appointed Nominating Committee by February 9, 2010.

Quincy Allen (713) 802-5551  
 Karen Othon (713) 802-5077  
 David Nitsch (713) 802-5633

Any member in good standing is eligible for nomination consideration. To be considered, a member MUST contact the Nominating Committee and complete a Director Application and Agreement to Serve. Additionally, any current board member or Craig Atkinson will be happy to discuss the duties and requirements for a person considering placing their name into the pool of nominees.



## Announcing our 57th Annual Meeting of the Membership

It's that time again; and what a great time it is. A time when you can come out and meet your fellow credit union members, and the HHCU volunteers and staff that worked each and every day to provide you with the service you've come to expect from HHCU.

- When: Tuesday, March 16, 2010 (Reservations required. Tickets are \$5 for adults 10 and older and \$3 for children 5-9. Deadline is March 9, 2010, tickets are \$7 if purchased after this date for both children and adults)
- Where: S.P.J.S.T. Hall, located at 15th St. and Beall St., Houston, TX
- Time: 6:00pm bar-b-que dinner | 7:00pm business meeting

Door prizes will be awarded, however you must be present at the time of the drawing to win. Prize money will be deposited into the winners' account and may be withdrawn on March 17, 2009.



## 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](http://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](http://www.cuservicecenters.com) for a location near you.

### Directors

Chairman	David E. Williams
Vice Chairman	Michael W. Alford
Treasurer	Rita L. 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
Accounting Assistant	Melissa Randles
Chief Teller	Gloria Garcia
Tellers	Paul Castillo
	Kita Leyva
	Marla Mahoney

