

## It's a Loan Roundup!

*YEE HAW!*

Houston Highway Credit Union is rounding up auto loans that got out of the corral. And there's even a reward! Refinance your new or used vehicle loan from another institution and we'll reward you with \$100 cash. That's right, for each eligible auto loan of at least \$5,000, we'll pay you \$100!

GET  
\$100 FOR A  
REFINANCED  
LOAN!

Houston Highway can probably save you money too with rates as low as 3.75% APR\*. Make money and save money, it's a win/win! You owe it to yourself to at least see if we could be saving you money. Applying is easy too, just go online to [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) or saddle up and stop by our office. Our Saturday hours make it even more convenient. Don't miss your chance to lasso some Rodeo tickets to see Sugarland, Brad Paisley, Selena Gomez or the Zac Brown Band. Just enter to win when you stop in!

WIN  
RODEO  
TICKETS!

\*APR is annual percentage rate. Normal credit criteria apply. Promotion and drawing closes February 28, 2011.

## The Credit Union Difference



As a credit union member, you've taken the important step of avoiding being a bank victim. Banks exist to make money for their shareholders who may not even have an account there. Credit unions are not-for-profit and exist only to provide their members with the best financial services at the lowest cost. Here, you are a member. Everyone with an account has a share of ownership in the credit union. Therefore, you are actually an owner of your credit union and not just another account number.

Credit unions typically offer lower costs for their financial services and pay higher dividends on accounts. If you shop around, you also find that we have very competitive rates on loans and credit cards. So we offer the same hi-tech services as the big box banks but for less. You also have the low-tech benefit of personalized, local service where people get to know your name!

***Congratulations on being a Credit Union Member and not a BANK VICTIM!***

## Recycle Your Plastic - *GET RID OF ALL THOSE OTHER CARDS*

Every year you tell yourself you are going to keep better track of your finances and save more. At Houston Highway, we can help you! Transfer your other credit card or department store balances over to your low-rate HHCU MasterCard, Gold MasterCard or Platinum MasterCard and you'll save with rates as low as 9.9% APR. Stop paying just the minimum on several cards. Roll them into one and you'll pay your balance off faster with our low rates. **Through February, as an added bonus we will pay a 1% rebate of all balances transferred from another institution, up to \$150! A great rate and a bonus!**

Or if you have other debts you'd like to consolidate, we offer a special "After-The-Holidays-Blues" loan. Through January 31, we are discounting our regular signature rate by 1% to help. Call us, stop by or apply online at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com).





## Get Your Tax Refund Faster, File Online!

File your taxes the quick and easy way - online! Turbo Tax for the Web makes it easy with a step by step guide. Simply go to our website and select Turbo Tax from the Other Online Account Services drop box and let Turbo Tax guide you through your return. Be sure to use our routing number, 313083251, and your credit union member number when entering in your refund deposit information. If you'll be paying taxes and need help, ask us about an affordable tax time loan.

## Join us for the 58th Annual Meeting

You're invited to join us for our 58th Annual Meeting for Houston Highway Credit Union. If you have never joined us before or if you are new to the credit union, now is an ideal time to meet our Board of Directors and Credit Union staff. It also allows you an opportunity to hear the state of the credit union and we look forward to your input on how we can improve. The meeting is also a great time to catch up with other members. A dinner ticket is not required to attend the business meeting.

**When:** Tuesday, March 15, 2011  
(Reservations required. Tickets are \$5 for adults 10 and older and \$3 for children 5-9. Deadline is March 8, 2011, 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 16, 2011.

## \$2,000 Academic Scholarship Available

Houston Highway Credit Union supports continuing education and demonstrates that each year by awarding a \$2,000 scholarship to one graduating high school senior. The scholarship may be used 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.

Applications are available on our website at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com) or you may call Lois at 713-864-4438, ext. 103. For consideration, completed applications must be returned to the Credit Union no later than Tuesday, February 8, 2011. The winner of the scholarship will be announced at our Annual Meeting in March. Applications will not be returned.



## Holidays — HHCU Will Be Closed

**Martin Luther King Day/Confederate Hero's Day**  
Monday, January 17, 2011

**President's Day**  
Monday, February 21, 2011





## Nominating Committee Announcement

Your credit union is governed by a volunteer board of directors. During an election that takes place every year at the Annual Meeting, directors are elected from, and by the HHCU members. 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 8, 2011.

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.

## Help Save a Life, Donate Blood

In support of the Gulf Coast Regional Blood Center, Houston Highway is sponsoring a blood drive on February 22, 2011. A donor coach will be stationed in our parking lot from 2:00-5:30 PM. Whether you are an A, B, O or AB, you have the opportunity to help save lives in a way that is special for your blood type. For more information, visit [www.giveblood.org](http://www.giveblood.org). To the world, you may be one person, but to one person, you may mean the world. Mark February 22 on your calendar today and donate!



## 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

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

## ATM Safety and You!

Be Ready, Be Quick, Be Alert!!

- If you drive to the ATM it is best to lock your car when using the ATM. But, keep your keys handy so you can enter your car quickly after completing your transaction.
- Be alert for anything suspicious, especially two or more people in a nearby vehicle, particularly if no one else is at the ATM, or someone who just appears to be “hanging” around the area.
- If you sense something wrong, leave the area immediately and use another ATM.
- When waiting in line, wait well behind the person or persons using the ATM.
- When you are using the ATM and someone is closer than you would like, ask them to step back a few steps. If they do not step back it may be best to cancel your transaction and wait in your locked car until that person leaves or use another ATM.
- Have everything ready before you approach the ATM; have your card ready, know your code, fill out your deposit envelope before approaching the ATM.
- Do NOT write your code on your ATM card. Keep your code secret. If needed, check the code before approaching the ATM.
- Stand directly in front of the ATM, blocking the view of others. You don't want others to see your code or to see what type of transaction you make, or how much money you withdraw.
- If you must use an ATM after dark, have a friend go with you if possible. Many ATM robberies occur between midnight and 6 a.m.
- At a drive-up ATM keep all windows closed, except the one you are using, and all doors locked. Keep the car running, and keep your eyes moving, watching the front, sides, and rear area; if someone approaches your vehicle on foot cancel the transaction and leave.
- When your transaction is completed, immediately take your property -- card, receipt, money, etc. and put them in your pocket or purse and leave immediately. You can count your money later.
- When you leave the ATM and you feel someone is following you, walk or drive into the closest open business and call the Police.
- Report all ATM crimes to the local Police by calling 911.





## You are Free to Move About the Country, CU Service Centers are Located Everywhere

Whether you are across town, traveling out-of-state or out of the country, or moving to another state, you can stay close to your credit union at CU Service Centers. These are offices where you can access your credit union account and get answers from real people, every time you visit. Many CU Service Centers have extended hours, making your financial transactions that much easier to conduct.

Any CU Service Center can take care of all your business, including:

- Deposits
- Balance inquiries
- Withdrawals
- Statement prints
- Transfers

Just provide the teller at the CU Service Center with your account number and a valid photo ID and you're on your way. It's that easy! They will access your account for you and process your transaction.

We want to make it as convenient as possible to do business with us, and CU Service Centers give you convenience on a large scale. We are ready to serve you at more than 4,000 locations nationwide. Visit our website to find one near you.

## OPEN A CHRISTMAS CLUB TODAY

Did the holidays leave your wallet empty? The solution is easy, open up a Christmas Club account today! Don't be in the same hole next year. Save all year and when the holidays roll around again, you won't have the headaches from worrying about how to pay for everything or have to face big bills January. All you need to start your Christmas Club account is just \$5. With an automatic deposit with payroll

## Prepare for the Future -

### WHEN WILL YOU RETIRE?

It's something you've got to plan for and we're here to help. Houston Highway offers both Traditional and Roth IRAs to help you maximize your savings.

**Traditional IRA** Anyone under the age of 70 1/2 who receives income compensation, or is filing jointly with a spouse who receives income compensation, can open and contribute. You can contribute up to \$4000 (\$5,000 if you are age 50 and over) annually and your earnings grow tax-deferred until the money is withdrawn. In 2010, the maximum for all IRA contributions is \$5,000 or \$6,000 if you are age 50 and over. This IRA is attractive if you will be in a lower tax bracket once you're ready to receive your IRA disbursements.

**Roth IRA** Contributions into this account are made from earned income, so the tax has already been paid. Therefore, withdrawals up to the total contribution are tax-free and the contributions can be withdrawn at any time without a penalty, regardless of age. There are income limits for funding a Roth IRA, but as of now, anyone can convert an existing Traditional IRA into a Roth. It's important to discuss this with your tax advisor.

Houston Highway representatives will be happy to help guide you on your IRA options. Stop by or give us a call today for more information. Get started on saving for your future.

deduction, you'll never even miss the funds. **To get you started, we'll give you a \$10 bonus for a new Christmas Account that is opened with automatic transfers or deposits. Hurry, offer ends February 28, 2011!**

**Don't wait - start saving today!**