

## 680 Surcharge Free ATMs in Houston!

HHCU's ATM network, Allpoint, has 680 surcharge free ATMs all over Houston! Check out any of these retailers and look for the Allpoint logo on the ATM. Get free access to your cash anytime you need it!

- CVS/pharmacy
- Walgreens
- Target



For a map of participating locations, visit [www.houstonhighwaycu.com/locations](http://www.houstonhighwaycu.com/locations). Note: the ATM may display a surcharge fee screen. Accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge fee.

## COMPLAINT NOTICE:

If you have a problem with the services provided by this credit union, please contact us at: Houston Highway Credit Union, 8120 Washington, Houston, TX 77007, 713-864-4438, [info@houstonhighwaycu.com](mailto:info@houstonhighwaycu.com)

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).

## 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:

*SIMPLIFY YOUR LIFE WITH E-SERVICES!*

The New Year brings new opportunities to make a better life, and Houston Highway wants to help you simplify yours by offering the convenience for our **FREE Electronic Services**. Many of our Members are already using **Online Banking, Mobile Banking, Call24, E-Statements, and Direct Deposit**. Are you taking advantage of these services yet? If not, we can help you **get started on your next visit, or during one of our Open House Events!** For more sign-up information, details and a calendar of our Open House E-Service Events, visit our website, [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com), today!

Our convenient, free electronic services are just a few of the many benefits of our **Credit Union Members** enjoy. So forget the **Bank Victim** skepticism, and take advantage of your Membership today!



## Mark Your Calendar!

Community Event on Saturday, April 20th, from 9:00am-12:00noon. Look for details coming soon.

**Bank Victim**

**CU Member**



Federally Insured by NCUA

Houston Highway CREDIT UNION

EXPRESSWAY

Your Road to Financial Success

WINTER 2013

# news

## Ready for that New Car Smell?



Houston Highway can help you get into your dream car for that first whiff of "new car smell"! Our rates are as low as **2.25%APR\***. By comparison, the competition's rates just stink. Follow your nose to your new car with the help of HHCU. Our online application process is quick and easy, so get started today! Ask about our Service and Loyalty Discounts!



\*APR = Annual Percentage Rates. Rates shown are "as low as." Rates are based on creditworthiness and are subject to change without notice. Service and Loyalty Discounts are available. Call for current rates: 713-864-4438.





## Sometimes the Holidays don't live up to our expectations...

Want to make sure next year's celebrations are worth remembering? Start saving for your next Holiday Season by opening a Christmas Club Savings Account! Christmas Club Accounts earn interest all year and you can make deposits any time! A check for the balance of the account will be paid out on November 1st, 2013, just in time for the Holidays! Early withdrawal penalties apply. For more information, visit our website: [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com).

## 2013 Scholarships!

HHCU will be accepting scholarship applications now through Friday, February 8th, 2013. The deadline is firm, and no late applications will be accepted. For application and eligibility guidelines, visit [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com).



## It's that Time Again...

Here are Three Ways HHCU Can Help You This Tax Season:

- 1.) Want a quick and easy way to file your taxes? File online! Turbo Tax for the Web makes it easy with a step-by-step guide. Simply go to our website and click on the Turbo Tax icon on our home page. Be sure to use our routing number, 313083251, and your Credit Union Member number when entering in your refund deposit information.
- 2.) Worrying about a how to pay your taxes this year? Consider an affordable tax time loan with Houston Highway, and start the conversation with us today. Apply online today!
- 3.) HHCU now offers a Line of Credit! You can be approved for a Line of Credit through HHCU, which allows you to get cash advances from our tellers or via Online Banking! To learn more, call 713-864-4438, or 1-800-354-3541.



## Join us for the 60th Annual Meeting

You're invited to join us for our 60th Annual Meeting for Houston Highway Credit Union. The meeting is an ideal time to meet our Board of Directors and Credit Union staff. You will have opportunity to hear the state of the credit union and we look forward to your input on how we can improve.

**When:** Tuesday, March 19, 2013. Reservations required. Dinner Tickets are \$5 for adults 10 and older and \$3 for children 5-9. Deadline is March 12, 2013. 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. 77008

**Time:** 6:00pm Dinner  
6:45pm Business Meeting (a dinner ticket is not required to attend the business meeting).

Door prizes will be awarded, however you must be present at the time of the drawing to win. Prize money will be distributed via gift cards.



## Nominating Committee Announcement:

Each year, HHCU Members elect Directors from within the Membership 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 8, 2013.

- 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.

### 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	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:

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:

Judy Anderson  
Maria Mahoney  
Brenda Smith

#### Branch Manager:

Anita Richardson

#### Compliance/Audit Officer:

Kyle Nguyen

#### Member Service Representatives:

Mary Arredondo  
Kita Leyva  
Nekitha Gracias  
Jackeline Tamez  
Belinda Ramon



## Holiday Closures:



Houston Highway will be closed on:

**Monday, January 21st**  
for Martin Luther King, Jr. Day

**Monday, February 18th**  
for Presidents Day

We will reopen the following days at our regular business hours. You may still access your account online at any time.