



Craig's Corner

Happy New Year from all of us at Houston Highway CU! Thank you for another year of loyal Membership with us. It is indeed a happy new year for HHCU. We are offering several new products and services for our wonderful **CU Members** including investment products, insurance options, and financial planning resources from **Members Financial Services** and **TruStage Insurance**.

One of those financial planning resources is **Financial Advisor, Mr. Corby Smith**, who is available to discuss your financial goals and strategies in order to help you develop a plan for your financial future. **LegalShield** is another new service that can help you with legal matters ranging from Real Estate to Divorce advice, speeding tickets to Will preparation and beyond.

We wish you the best and hope 2015 is a year of growth for you and your family. With all that we do, we aim to put you on The Road to Financial Success. We hope you will take advantage of our products and allow us to serve your financial needs this year and in the future. Thank you.

2015 Scholarship Program

High School Seniors can submit scholarship applications until Friday, February 6, 2015. No late applications will be considered. To download an application form and view the eligibility requirements, visit www.HoustonHighwayCU.com today.



LegalShield

LegalShield gives you the ability to talk to an attorney on any personal legal matter without worrying about high hourly costs. Under the protection of LegalShield, you and your family can live your lives worry free.



Join us for our 62nd Annual Meeting

Join us at the Annual Meeting to meet the Board of Directors and Credit Union staff, hear about the state of the credit union, and give us your input on how we can improve.

Details: Tuesday, March 10, 2015, at SPJST Hall, located at 15th St. and Beall St., Houston, TX 77008. Dinner begins at 6:00pm, business meeting begins at 6:45pm. Reservations required. Dinner Tickets are \$7 adults (10 and older), \$5 for children 5-9 (a dinner ticket is not required to attend the business meeting). Deadline to purchase dinner tickets is March 3, 2015. Tickets are \$10 if purchased after this date for both children and adults. Door prizes will be awarded, however you must be present at the time of the drawing to win. Board Elections will take place during the business meeting.

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 6, 2015.

- Quincy Allen (713) 802-5011
- Karen Othon (713) 354-1532
- 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.

Calendar of Events



Monday, January 19
Closed for Martin Luther King, Jr. Day



January 20-23
me-SERVICES
Open House featuring Mobile & Text Banking



Closed Monday, February 16
Closed for Presidents' Day



February 17-21
me-SERVICES
Open House featuring E-Statements



Tuesday, March 10
62nd Annual Meeting at SPJST Hall



March 16-21
me-SERVICES
Open House featuring Bill Pay via Online Banking

Join us for our **me-SERVICES** 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

news

WINTER 2014



Rates are as low as
4.74%APR*
with **Service and Loyalty Discounts**
of up to
1.50%APR*

Improve Your Finances in 2015 with a Debt Consolidation Loan

Are you covered up in Christmas debt? Consolidate all of your Christmas debt into one low monthly payment with our Debt Consolidation loan. It can help you combine your debt and acquire a lower interest rate to pay it off. A lower interest rate means smaller, more manageable payments that can ease the strain on your budget and your stress level. If you are interested in lowering your debt, improving your finances and boosting your credit, apply for a Personal Debt Consolidation Loan online or contact us today. Rates are as low as **4.74%APR*** with Service and Loyalty Discounts of up to **1.50%APR***. Visit www.HoustonHighwayCU.com for details and to apply online.

*APR=Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Rates shown include Service and Loyalty Discounts of 1.50%. Normal credit criteria apply.



Introducing Financial Advisor Corby Smith & Members Financial Services



Houston Highway CU is proud to provide you with several new investment, insurance, and financial planning products through Members Financial Services. In addition to these resources, we want to introduce you to Mr. Corby Smith, a Financial Advisor who is available to assist you in developing a financial plan that fits your individual needs. Interested in learning more about these products? Visit our website to learn more and to contact Corby with your questions. www.HoustonHighwayCU.com

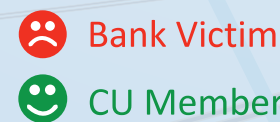


TruStage Health Insurance



If you need health insurance, we can help you find it. The open enrollment period created by the Affordable Care Act (ACA), runs now through February 15, 2015. You can count on the TruStage Health Insurance Program for plans, options and expert advice. Visit our website and click on the TruStage banner for more information.

12/2014/QTY:6300





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.



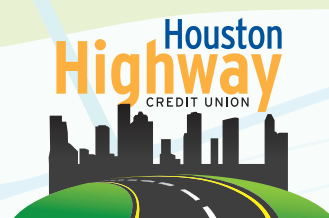
Personal Security at ATMs

- After dark, only use ATMs that are well-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.

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.



Free Online Banking...



...through **me-SERVICES**

Christmas Club Savings Accounts

Who doesn't love spreading holiday cheer with gifts, travel, and goodies? But... it's no surprise that holiday cheer can be expensive. Be proactive for the 2015 holiday season by opening a Christmas Club savings account today.

This great savings option earns 0.05%APY* interest throughout the year and encourages you to tuck a little cash away each month. The balance of your savings account will be paid out during the month of November, 2015, just in time for the most wonderful time of the year. If you wish, you may leave a balance on the account. Early withdrawal penalties apply. If necessary the account can be closed during the year, or you can stop making deposits at any time. For more information, visit our website: www.HoustonHighwayCU.com.

*APY=Annual Percentage Yield. Rates are subject to change. Contact us for current rates.

We love our CU Members 😊 which is why we offer many free online **me-SERVICES** like Online Banking. You can check your HCU account balances, transfer funds, pay bills, view recent transactions, and more using your phone, tablet or other mobile device. That means you can access your money 24/7. Would you like some help learning how to use Online Banking? Stop by during lobby hours and our staff will be happy to assist you. We even offer free training each month so you can learn all about our free **me-SERVICES**. Visit our website to learn more.

Holidays

Monday, January 19

Closed for Martin Luther King, Jr. Day

Closed Monday, February 16

Closed for Presidents' Day

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

Lobby Mon.-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.co-opsharredbranch.org 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.

Executive Management:

Craig Atkinson – President
Kevin Conn – Executive VP

Branch Operations:

Deborah Abram
Miryam Becerra
Vicki Fleeger – Teller Supervisor
Kierra Lee
Maria Mahoney
Anita Richardson
Sandi Rogers
Myra Sheppard
Juan Villegas – Branch Manager

Accounting/Audit:

Bryan Auguillard
Nadine Bote
Lois Krolczyk – Vice President
Kyle Nguyen – CFO

Member Advocacy/Marketing

Joshua Alberto
Teresa Nicolas-Briggs - Manager
Jacky Tamez

