

EXPRESSWAY NEWS



CRAIG'S CORNER

Hello CU Members. What better way to celebrate the arrival of Spring than with our community event on April 30. Bring the whole family for food such as chicken wings, hot dogs, and popcorn, fun giveaways and prizes. The shred truck will also be available to destroy documents with sensitive information. So mark your calendars, we would love to see you!

I would also like to take this opportunity and thank everyone that attended our 2015 Annual Meeting. This year we decided to go Back to the Basics and really focus on the core foundation of credit unions. Our philosophy is simple – People helping People. As your credit union we strive to offer the best products and services at competitive rates to keep you on the Road to Financial Success. One of the ways we do this is by offering loans such as our current Tax Time Loan offer for when you need that extra assistance to pay-off the tax bill.

I also understand that life is unexpected and sometimes we need a little extra money which is why we will be offering our Skip-A-Pay promotion during the months of May and June. Keep a look out on our website in April for the skip-a-pay application. And as always, stay connected with your account 24/7 with Online Banking, Call 24, Mobile App and Text Banking.

IT'S AROUND THE CORNER...



Offer valid till April 30th.



Community Event

Mark your calendars for our Splash into Summer Community Event! Join us Saturday, April 30th from 10 am – 1 pm. We will have chicken wings, hotdogs, corn, the shred truck, a moonwalk and other fun surprises! So bring the whole family for food, fun and prizes.

Date: Saturday, April 30th
Time: 10 am – 1 pm



Annual Meeting Recap

Many thanks to everyone who came to support Houston Highway at our 63rd Annual Meeting! The meeting was a brief update on important information on new developments within the credit union and updates from the board of directors and staff. The nominees recommended by the committee all won the election, resulting in:

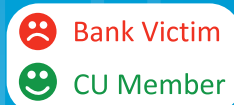
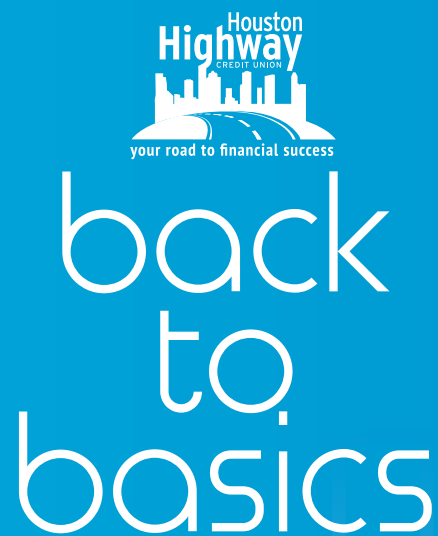
- Position 6 - Mike Alford
- Position 7 - Lonnie Johnson Sr.

We look forward in continuing to search for innovative ways to improve our service to you, our Loyal Members!

Don't let this season be so taxing on your finances! So you have completed your taxes, only to find out that you owe more than anticipated? Don't let this tax roadblock be a burden; we have the answer! A Tax Time Loan from Houston Highway Credit Union can help you pay off that unexpected tax bill with minimal effort. Rates are as low as 4.74% APR* with Service and Loyalty Discounts of up to 1.50 APR* With an up to 24 month repayment period, it is sure to help you get on the right path!

If you are receiving a tax refund, it is easy to lose count of how much you have left to spend. With our Freeway Checking Account, keeping an eye on your balance is available for you 24/7 through our Online Banking and Call 24 Service. And our Mobile and Text Banking gives you that convenience and flexibility to check it when you're on the go!

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



3.2016/QTY: 4,000

Member Feature



It was a friend that first convinced Leovardo Lopez and Melissa Martinez to open an account at HHCU back in 2012. The location was convenient, the fees were reasonable and the credit union offers free fountain drinks. However, it was HHCU's commitment to members that truly appealed to Mr. Lopez and Mrs. Martinez.

When a tree fell onto their house during Christmas time, Mr. Lopez and Mrs. Martinez had a tough choice to make – fix their roof or provide gifts for their children. After receiving a couple denials from banks, their final option was applying at the credit union. The branch manager spent 45 minutes to an hour explaining to the members the reason why they kept being denied based on the credit report summary. Prepared for another denial, Mr. Lopez and Mrs. Martinez were surprised when the branch manager approved the loan. Instant relief is what Mr. Lopez and Mrs. Martinez said they felt after being approved. They were able to fix their roof and also give their children a Christmas.

Mr. Lopez and Mrs. Martinez are now taking control of their finances by increasing their knowledge in financial education. They said it was a good feeling being able to see their credit score improve and thank the credit union for giving them the assistance they needed.

"[HHCU] is not just about business, but about the member," said Lopez. "That is something banks are missing."



2016 Scholarship Winners

Congratulations to our 2016 Scholarship Winners! This year we had three outstanding students that will be awarded money towards tuition at the college or university of his or her choice.

\$2,000 Winner

Nicholas Rossi. Son of Mike and Audrey Rossi. Nicholas plans on attending Texas A&M and plans on majoring in Biomedical Engineering. Nicholas would also like to be a part of the Fighting Texas Aggie Band in the Corps of Cadets.

\$750 Winners

Megan Kalogeras. Daughter of Steve and Christy Kalogeras. Megan plans on attending Sam Houston State University where she would like to graduate with a degree in Forensic Chemistry and a minor in Criminal Justice. Megan's goal is to work for the FBI crime lab someday.

Jordan Eley. Daughter of Paul and Cindy Eley. Jordan plans on attending Stephen F. Austin State University. Jordan would like to graduate with a degree in Bachelor of Science in Interdisciplinary Studies become a Kindergarten Teacher with Humble ISD someday.



Take the Convenience of Mobile Banking with HHCU to the Next Level!

Bank on-the-go or on-the-couch with our securely encrypted HHCU Mobile Banking App. Swiftly access your account information and have the ability to easily complete your financial transactions 24/7.

Our HHCU Mobile Banking app is available on smartphones and tablets using Apple iOS or Google Android™. If you have a different device, please use our mobile optimized website.

Holidays



Monday, May 30
Closed for Memorial Day



Take a Vacation From Your Loans With Skip-A-Pay!

Need a quick vacay from your loan payments? Give your budget a break and take advantage of our skip-a-pay program! You can skip your HHCU loan payments for a fee of \$20 per loan, per month. You can skip one monthly payment per loan each calendar year. You can breathe easier knowing that you can free up some money without it damaging your credit. You even have the option to skip multiple loans such as your auto loans, personal loans, boat loans and more! Visit www.houstonhighwaycu.com and complete the "Skip-A-Payment" request form today! All requests are due by April 20, 2016.

*Skip-A-Payment Requests are subject to approval. Delinquent accounts are not eligible for the Skip-A-Payment program. Offer is not available for credit cards, mortgages, home improvement or overdraft privilege. For each HHCU loan, a single monthly payment may be skipped in either the month of May or June, 2016. 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.



Open House Events

Do you need help with your online banking? How about Bill Pay? Coming soon we will be having a monthly training session open to members who want to learn more about our products and services. Like us on Facebook and follow us on Twitter to stay informed on updates.

Each month we host an Open House event featuring one of our me-SERVICE\$:

April
E-Statements &
Direct Deposit

May
Bill Pay via
Online Banking

June
Call 24

Houston Highway Credit Union
8120 Washington Avenue, Houston, TX 77007

Hours of Operation

Mon.-Thursday: 9:00am – 5:00pm
Friday: 9:00am – 5:30pm
Saturday: 9:00am – 2:00pm

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

Phones Mon-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-opsharedbranch.org for a location near you.

Directors: Mike Alford, Chairman 2019
Rita Dennis, Vice Chairman 2018
Otto Maresh, Treasurer 2018
David Eng, Secretary 2017
Gail Morea, Director 2018
Gregory Ranft, Director 2017
Lonnie Johnson Sr., Director 2019

Advisory Directors: Janet Kurtz
Eliza Paul

Audit Committee: Gregory Ranft, Chairman
Eliza Paul
Janet Kurtz
Lonnie Johnson, Sr.

Executive Management: Craig Atkinson - President
Juan Villegas - VP of Operations
Teresa Nicholas-Briggs - VP of Marketing & Member Experience

Branch Operations: Jose Velazquez - Branch Manager
Sandi Rogers - Teller Supervisor
Adriana Briggs
Brianna Hernandez
Brittany Hernandez
Carlos Corona
Danesha Duhon
Debra Blackstock
Rebecca Reno
Salma Estrada
Shaina Prugar

Accounting/ Audit: Austin McCafferty - Manager
Debbie Heusi
Diane Callison
Nadine Bote

Member Advocacy/ Marketing Jacky Tamez
Joshua Alberto