

# EXPRESSWAY NEWS



## CRAIG'S CORNER

Hello CU members! Can you believe it's Spring already? Unfortunately, tax season is also here. I know this time could be stressful for many of you. Which is the reason why we are offering a Tax Time Loan that can help you pay off that unexpected tax bill.

I want to thank every single one of you that came to our 64th Annual Meeting, where we celebrated our 64th year of continuous service to you and our community. I would also like to congratulate two hardworking young women, Katherine Koslan and Jessica Tran, who were recipients of the Houston Highway Credit Union's Scholarship.

I am beyond excited to introduce you to our newest program, Money Mammals. Money Mammals is a program meant for children that teaches them about financial literacy. Money Mammals gives children the chance to learn via mobile apps, videos, games and more! This program is an excellent way to teach children how to share, save and spend smart. If you would like to learn more about it feel free to contact us, whether it's a phone call, e-mail or chat.

I know this past year has been filled with changes and I thank you for being patient and loyal to us. As a thank you we invite you to our Splash into Summer Event on April 22nd. We will have hot dogs, tater twisters, pickles, moon walk and more. We will be expecting you!

### Set your alarms for tax season! Here are some tips to help you file your taxes:

RRRRRRRRRRRRRRRRRRING!!!

- Get your paperwork in order such as W-2, statements documenting educational costs that might be deductible, moving expenses if you relocated for work, any job-hunting expenses, and retirement account contributions.
- If you decide to work with a professional, get a quote to make sure it works within your budget. If you decide to file using tax preparation software, be sure to be as thorough as possible.
- When inputting numbers, make sure you don't add or leave out numbers. Double-checking the work will prevent costly errors.
- When filing taxes online, make sure you're working within a secured network. Steer away from using public Wi-Fi and use strong passwords for any tax-related software and accounts.
- Filing early during tax season will prevent you from falling victim to identity theft and IRS fraud. Plus you will also avoid the penalty fee, which is about 5% of the additional taxes owed for every month your return is late.

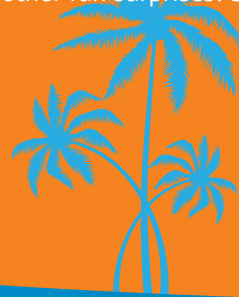


## SPLASH INTO SUMMER

### Community Event

Mark your calendars for our Splash into Summer Community Event! Join us Saturday, April 22nd from 10 am – 1 pm. We will have hotdogs, tater twisters, the shred truck, a moonwalk and other fun surprises! So bring the whole family for food, fun and prizes.

**Date: Saturday, April 22nd**  
**Time: 10 am – 1 pm**



### Annual Meeting Recap

Many thanks to everyone who came to support Houston Highway at our 64th 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 1 - David Eng
- Position 2 - Gregory Ranft

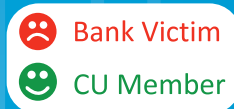
We look forward in continuing to search for innovative ways to improve our service to you, our Loyal Members!

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 7.74% 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. Our Mobile and Text Banking gives you that convenience and flexibility to check it when you're on the go!

Offer valid till April 30th.

\* 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.





## Member Feature



It was on 1982 when Jesus Sanchez, also known as Jesse, first opened his membership with Houston Highway Credit Union. Since then Jesse has seen many changes made to the credit union, but one thing that remains constant is the commitment HHCU has for its members. Thirty-five years is a long time and Jesse has loved every minute of it. When Jesse is offered other services from other financial institutions Jesse's response is "No, thank you".

One of the reasons why Jesse will not do any business with other financial institutions is because Houston Highway Credit Union has always been there for him, even when he had nothing. Back in 1982 he was in debt and had many other hardships. When he came to HHCU, Barbara Spaulding the CEO at the time, sat, listened and helped him.

"It doesn't matter how many times I stumble or fall, Houston Highway Credit Union is always there to pick me up. I know if I ever need anything [HHCU] will always have my back."

Jesse continues to say Houston Highway is like a home to him, it's a place where he can forget about his problems. Every time he walks in he is greeted by a HHCU employee that is ready to assist with any questions. He can always count on a beautiful human being to brighten his day by just giving him a smile.

"I am eternally grateful for Houston Highway Credit Union; they are like a family to me."



## 2017 Scholarship Winners

Congratulations to our 2017 Scholarship Winners! This year we had two outstanding students that will be awarded money towards tuition at the college or university of their choice.

**\$1,500 Winner**  
Katherine Koslan

Katherine is the daughter of Wayne and Diana Koslan. Katherine plans on attending Vanderbilt University and would like to graduate with a degree in Chemical Engineering and attend medical school after completing her undergraduate degree.

**\$500 Winners**  
Jessica Tran

The daughter of Henry and Kim Tran. Jessica plans on attending Rice University and obtain a Bachelor of Science degree in either Biochemistry or Cognitive Science in preparation for medical school.



We'll **Share** \$ **Save** \$ **Spend Smart** Too!

Did you know we have credit union accounts available for kids? The Saving Money Is Fun Kids Club has lots of special perks for kids 12 and younger, including an awesome (and educational!) website with financial education-themed games and activities and content for parents.

[www.houstonhighwaycu.clubmoneymammals.com](http://www.houstonhighwaycu.clubmoneymammals.com)

"The Money Mammals Saving Money Is Fun Kids Club ©2017 Snigglezoo Entertainment. All Rights Reserved."

## Holidays



Monday, May 29  
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 during the months of May and June of this 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](http://www.houstonhighwaycu.com) and complete the "Skip-A-Payment" request form today! All requests are due by May 31, 2017.

\*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, 2017. 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.

## TxDOT Retirees Meeting

Wednesday, April 26th, 2017  
11:00am at Don Jose Mexican Restaurant,  
5305 Antoine, Houston, TX 77091.  
Restaurant phone number: 713-682-3853.  
Contact Tony Sherrill for more information: 281-639-7428.

**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](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.houstonhighwaycu.com/find-branchatm/](http://www.houstonhighwaycu.com/find-branchatm/) for a location near you.

**Directors:** Mike Alford, Chairman 2019  
Rita Dennis, Vice Chairman 2018  
Otto Maresh, Treasurer 2018  
David Eng, Secretary 2020  
Gail Morea, Director 2018  
Gregory Ranft, Director 2020  
Lonnie Johnson Sr., Director 2019

**Advisory Directors:** Eliza Paul

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

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

**Branch Operations:** Jacky Tamez - Branch Manager  
Adriana Briggs - Asst. Branch Manager  
Shaina Prugar - Asst. Branch Manager  
Conner Graham  
Brianna Hernandez  
Kiara Casas  
Martina Guerra  
Sandi Rogers  
Savanna Pierce

**Accounting/Audit:** Debbie Heusi  
Nadine Bote

**Member Advocacy/Marketing:** Joshua Alberto - Marketing Director  
Salma Estrada  
Vicki Fleeher