



## CRAIG'S CORNER

Hello CU Members! Can you believe we're already halfway through the year? Summer has officially begun, the kids are out of school, and the days are longer.

Do you want to go on a road trip to the beach or cross-country but don't think your car can make the drive? Or are you worried about being able to buy everything your child needs for the start of the new school year? Houston Highway is here to help! We understand that summer is mixed with family vacations, stay-cations, and back-to-school shopping.

In July when you qualify for a vehicle loan with HHCU, we will defer your payment for 90 days so that you can enjoy that road trip with no worries. In August we will be having a Back-to-School loan promotion to assist you purchase the necessary materials for your child's future. Apply online, by phone, or stop by the credit union and speak with one of our Member Service Representative's.

Credit union's follow the same seven cooperative principles that separate us from other financial institutions. One of those principles that we are really passionate about here at HHCU is 'Concern for the Community', which is why we will be participating in two events that benefit our community. The first is our annual summer food drive that benefits the Houston Food Bank. Come by our office between July 11 to August 9 to drop off non-perishable food items such as instant soups, granola bars, or peanut butter. We will also be having our annual school supply drive between August 3 until August 31. We will be collecting items such as paper, binders, pencils and pens. All the items collected will be donated to a local school. Help us help the community!

Stay connected on the latest HHCU news by liking our Facebook page and following us on Twitter. We have also recently joined Instagram so please follow our page!

## Every child deserves an education. Help us give them the tools for their road to success.

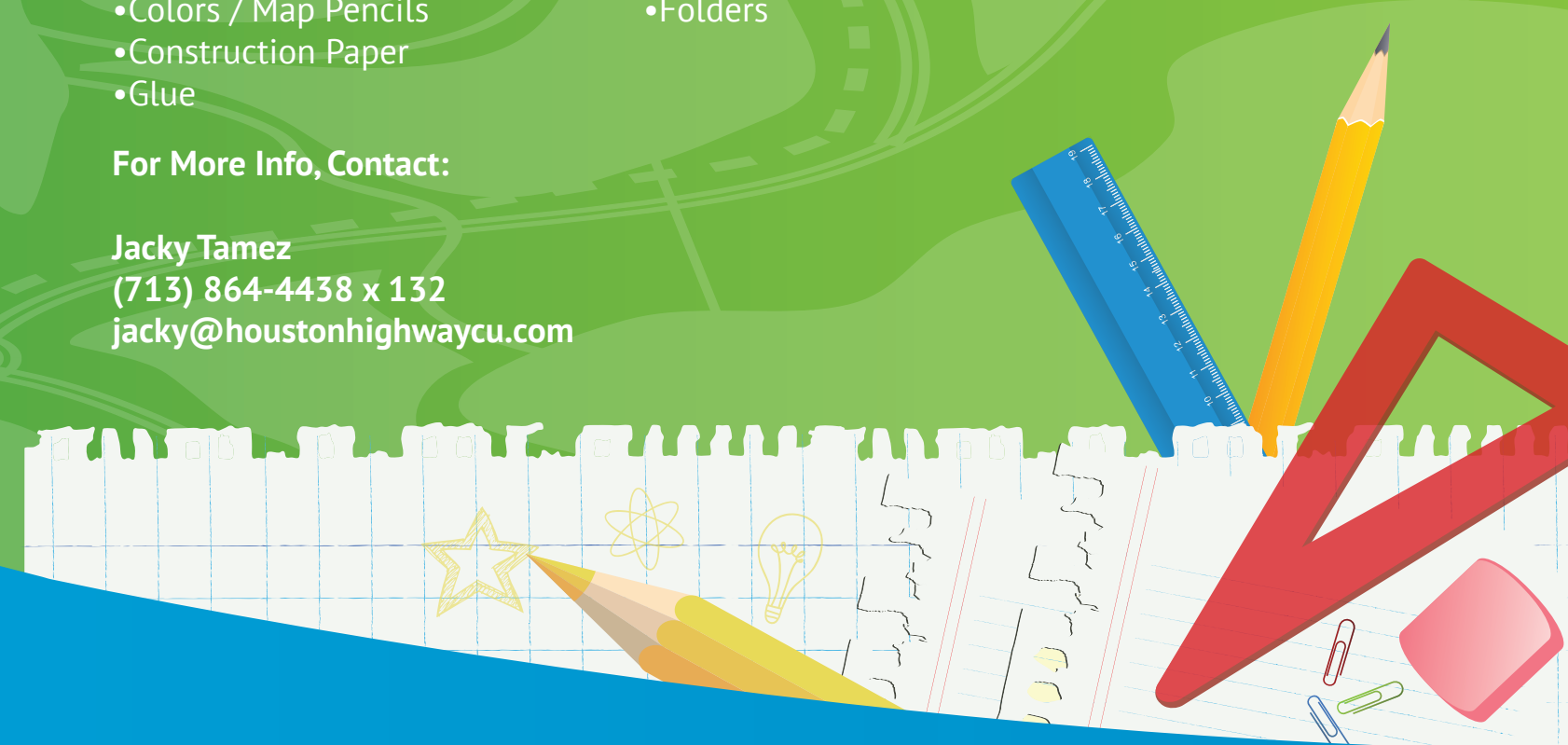
**Aug. 3  
to  
Aug. 31**

### Suggested donations:

- Paper
- Pencils / Pens
- Tablets / Composition Books
- Binders
- Colors / Map Pencils
- Construction Paper
- Glue
- Crayon Box
- Rulers
- Scissors
- Markers / Highlighters
- Folders

### For More Info, Contact:

**Jacky Tamez**  
**(713) 864-4438 x 132**  
**jacky@houstonhighwaycu.com**



# EXPRESSWAY NEWS

SUMMER 2016



Free up the cash you need by deferring your payments for up to 90 days!



## WE WOULD LIKE TO KNOW!

HHCU is contemplating to transition Expressway News from a print format to an easily accessible e-format. We will still bring to you the essential info on credit union events and promotions, along with new articles that will keep you financially savvy. What is your desired preference to receive this information? Please let us know!



## OPEN HOUSE EVENTS

Each month we host a week-long Open House event featuring one of our **me-SERVICE\$**:

- July 14 - 19** Online Banking
- August 11 - 16** Mobile & Text Banking
- September 15 - 20** E-Statements & Direct Deposit



## 2016 Summer Food Drive

Come by our branch and drop off non-perishable/canned food between now and August 9!

**Examples:** Instant Soups, Instant Mac & Cheese, Granola Bars, Peanut Butter, Trail Mix, Bottled Water, Etc.



It's that time of year again! Dealers are starting to receive new car models and it's a great time to get preapproved for a great, low-rate auto loan from HHCU! Let us assist you in making sure you receive the best rate with terms that suit your personal budget. Rates are as low as 2.25% APR\* with loyalty discount, making all makes and models more affordable! Getting preapproved means you'll know exactly what you qualify for and will give you the bargaining of "cash" with the dealer. That means more cash in your pocket, and you've got **up to 90 days to make your first payment!**<sup>^</sup>

**Offer valid till July 30th.**

\* APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Rates shown include Loyalty Discount of 1.50%. Normal credit criteria apply. <sup>^</sup> First payment may be deferred for 90 days. Interest will continue to accrue from the date of loan disbursement due once payments begin. Credit and other restrictions apply. Speak with a representative for complete details.



## MEMBER FEATURE



If you asked Carl Minor who had the greatest influence on him during his childhood, he would respond that it was his father, Carlos Lee Minor, a World War II Veteran. Mr. Minor describes his dad as a real war hero, who was the top recruit for the police academy after the war.

Carl Minor and Alice Waites have been members at Houston Highway CU since 2012. They would describe their relationship with the credit union as great and excellent, but above all they said that their relationship with the credit union is personal. At first Mr. Minor and Mrs. Waites did not like the new remote teller system believing that it was taking away the personal interaction with the employees. However, as time passed they became accustomed to the system. And once Member Service Representatives were stationed in the offices located in the lobby their perspective changed saying that service is more personal now since members are able to sit in an office and receive one-on-one service from an MSR.

Mr. Minor and Mrs. Waites are also grateful for the assistance they have received from the credit union in the past and they plan to build upon that assistance for a better future.

"We have always been given the help that we needed," said Mr. Minor. "Even when we thought we wouldn't qualify."



## Personal Security at ATMs

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

## ATM Safety Tips

Automated teller machines (ATMs) provide a fast and convenient way for you to access your credit union savings, 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.

## Find Consolation in Consolidation

A sigh of relief. An ease of tension.

With life coming at you from every direction, simplify it by making your expenses more manageable. Take control in knowing exactly what you owe and when it will be paid off. Houston Highway Credit Union can add this flexibility to your life by making your payments easier through your own Personal Line of Credit. With this control over your finances available to you, your finances should be available to you when life's little surprises appear.

### Rates as low as 6.24% APR\*

Depending on the length of time of the loan and the rate, take a peak at what you could save using HHCU's Personal Line of Credit.

Plan for your future and live for the moment.

\* APR=Annual Percentage Rate. Rates are based on credit worthiness and are subject to change. Normal credit criteria apply. Rates shown include Service and Loyalty Discounts at [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com)

Estimated Consolidation Payment Based on 36, 48, and 60 month term. Other terms are available.

Term	6.24%	7.49%	8.74%	9.99%
<b>Term 36</b>				
\$ 5,000	\$ 152.65	\$ 155.51	\$ 158.39	\$ 161.31
\$ 10,000	\$ 305.31	\$ 311.02	\$ 316.79	\$ 322.62
\$ 15,000	\$ 457.96	\$ 466.52	\$ 475.18	\$ 483.94
\$ 20,000	\$ 610.62	\$ 622.03	\$ 633.58	\$ 645.25
\$ 25,000	\$ 763.27	\$ 777.54	\$ 791.97	\$ 806.56
\$ 30,000	\$ 915.92	\$ 933.05	\$ 950.37	\$ 967.87
<b>Term 48</b>				
\$ 5,000	\$ 117.98	\$ 120.87	\$ 123.81	\$ 126.79
\$ 10,000	\$ 235.95	\$ 241.74	\$ 247.62	\$ 253.58
\$ 15,000	\$ 353.93	\$ 362.61	\$ 371.43	\$ 380.37
\$ 20,000	\$ 471.90	\$ 483.48	\$ 495.24	\$ 507.16
\$ 25,000	\$ 589.88	\$ 604.36	\$ 619.04	\$ 633.94
\$ 30,000	\$ 707.86	\$ 725.23	\$ 742.85	\$ 760.73
<b>Term 60</b>				
\$ 5,000	\$ 97.22	\$ 100.17	\$ 103.16	\$ 106.21
\$ 10,000	\$ 194.45	\$ 200.33	\$ 206.32	\$ 212.42
\$ 15,000	\$ 291.67	\$ 300.50	\$ 309.49	\$ 318.63
\$ 20,000	\$ 388.89	\$ 400.66	\$ 412.65	\$ 424.84
\$ 25,000	\$ 486.11	\$ 500.83	\$ 515.81	\$ 531.05
\$ 30,000	\$ 583.34	\$ 601.00	\$ 618.97	\$ 637.26

## 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.



## Holiday Closures



**Monday, July 4**  
Closed for Independence Day



**Monday, September 5**  
Closed for Labor Day

Access your account anytime using our free electronic **me-SERVICES** for smartphones, computers and mobile devices!

## COMPLAINT NOTICE

The 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.tcad.state.tx.us](http://www.tcad.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 creditunion 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

**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.co-opsharedbranch.org](http://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  
Danesha Duhon  
Debra Blackstock  
Melissa Marin  
Salma Estrada  
Shaina Prugar  
Sundus Sohail

### Accounting/Audit:

Austin McCafferty - Manager  
Debbie Heusi  
Diane Callison  
Nadine Bote

### Member Advocacy/Marketing

Jacky Tamez  
Joshua Alberto