

EXPRESSWAY NEWS



CRAIG'S CORNER

Hello CU members! On behalf of the credit union, I would like to wish everyone safe travels on their summer vacation and remember to play it safe while out on vacation. We know the summer season can be stressful, from planning the perfect vacation to making sure that we don't get behind on loan payments.

There are many ways you can cut back on spending during this summer season. The best possible way to make travel affordable is to create a travel expense account. For example, just as one would make the financial decision to pay a bill every month, the same principle can apply by setting aside money and using it for travel. When setting up for travel and booking flights, the best option is to fly on slower travel days. Another way one can cut back on potential expenses during travel is to not spend money on the luxurious hotels. You're not going on vacation to stay at a hotel, you're going on vacation to see the sights, so why splurge on expensive hotels?

There are many ways that your personal information can be stolen during travel and vacation. It's important that when looking at your e-mails and messages that you verify the sender so that you don't disclose personal information to underground companies that wish to use your information. E-mail promotions claiming to give you free vacations or phone messages that offer free stays at hotels in exchange for subscription services or membership should not be responded to because they will most likely take your information.



ON AN AUTO LOAN FROM HHCU



2017 Summer Food Drive (July 5th - August 11th)

Please bring your non-perishable food item donations to the branch to be donated to the Houston Food Bank.

Examples: Protein items (canned tuna or chicken, packed in water), canned stews/soups (easy on salt and fat), peanut butter, packages of dried beans, canned fruits in light syrup, natural applesauce, 100% juice cans or boxes, canned vegetables, cereal, pasta, spaghetti, macaroni, noodles

*Please check the expiration date before donating.



HHCU School Supply Drive (August 5th - September 1st)

Every child deserves an education. Help us give them the tools for their road to success. Items will be donated to a school in the community.

Suggested donations:

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

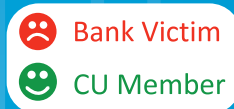
For More Info, Contact:
Salma Estrada
(713) 864-4438 x 127
salma@houstonhighwaycu.com

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

Summer is the best time to start an adventure. What's better than going out on to the open road, exploring new locations and making new memories? During this season, dealers are also starting to receive the latest car models which is a great time to get preapproved for an auto loan from HHCU! Let us assist you in making sure you receive the best rate with terms that suit your budget. Rates are as low as 1.4% 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!**[^]

Offer valid till August 31st.

* APR = Annual Percentage Rate. Rates are based on creditworthiness and are subject to change. Rates shown include Loyalty Discount of 1.00%. Normal credit criteria apply. ^ First payment may be deferred for 90 days. Interest will continue to accrue from the date of loan disbursement once payments begin. Credit and other restrictions apply. Speak with a representative for complete details.



Member Feature



The Greater Heights Chamber of Commerce is an organization dedicated to representing business in the Heights area, such companies include local business, banks, and even Credit Unions. The Chamber represents over six credit unions, but in Johnston's opinion, "there is a sense of community and trust that Houston Highway gave me that I cannot find anywhere else."

Jill Johnston's life is the embodiment of excitement as she serves as the Director of Operations and Events at the Greater Heights Chamber of Commerce. Organizing and planning is her forte and she has excelled in presenting the Heights area to events such as the Crawfish Festival.

Ms. Johnston joined Houston Highway Credit Union in 2013 when she applied for a vehicle loan. However, the services being provided kept Ms. Johnson coming back as a loyal member. Ms. Johnston's favorite aspect about the credit union is how welcoming the staff is, along with Shred Day and the beverage services that we provide in the lobby.

As a representative of the Heights Chamber of Commerce, she developed a relationship between Houston Highway and the Chamber. She continues to involve the credit union with any event that the chamber plans. "The credit union is always at every event, every time I organize an event for the chamber, Houston Highway manages to not only remain open for their customers, but also assist our initiatives!"

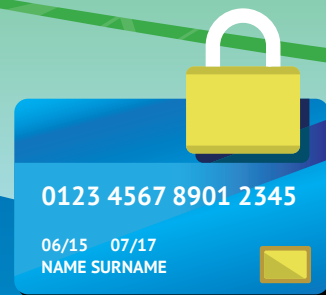
"What sets Houston Highway apart from other Credit Unions is an individualized treatment for each of its members," said Ms. Johnston. "I'm glad that it all began with a simple need for a car and then it blew up into developing not only trust, but a friendship with Houston Highway."



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™. Visit the [iTunes App Store \(Apple\)](#) or [Google Play Store \(Android\)](#) on your device and search **Houston Highway Credit Union**. Then download the app. If you have a different device, please use our mobile optimized website.



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.

HOLIDAYS



Tuesday, July 4
Closed for Independence Day



Monday, September 4
Closed for Labor Day

Access your account anytime using our free electronic me-SERVICE\$ 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.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

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.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
Teresa Nicolas-Briggs - Senior VP
Juan Villegas - VP of Operations

Branch Operations: Jacky Tamez - Branch Manager
Adriana Briggs - Asst. Branch Manager
Adrain Martinez
Alexis Cantu
Conner Graham
Jonathon Robinson
Jorge Vega

Accounting/Audit: Debbie Heusi - Accounting Manager
Shaina Prugar

Member Advocacy/Marketing: Joshua Alberto - Marketing Director
Salma Estrada
Vicki Fleeger
Roberto Rodriguez