



## CRAIG'S CORNER

Happy New Year from all of us at Houston Highway Credit Union. As we welcome in the new year, we would like to thank all of our members for your continued support. This past year the credit union underwent some changes. With an increasing number of staff, it became apparent to us that the office building needed a new expansion. Construction to the new office space officially began early summer and was completed in time for our annual Kidtober event.

But not only is the exterior of the building different, but walking in to the branch you will notice another big change – the new remote teller system. While this change might appear intimidating at first, the purpose of the new system is to enhance and improve your credit union experience by providing you with a quicker service and a shorter wait period. However, the one thing that will never change is our commitment to you, our members.

As we begin 2016, we want to continue enhancing our products and services to better benefit our members. One of the changes that is currently in consideration is converting our paper newsletter to an electronic newsletter. Members will still have easy access to current credit union information, however, members will receive a monthly e-mail newsletter instead of a mailed quarterly newsletter.

From our family to yours, we wish you the best and hope 2016 is filled with happiness and growth.



Please Join Us For Our



# 63RD 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 15, 2016, at SPIST Hall, located at 15th St. and Beall St., Houston, TX 77008. Dinner begins at 6:00pm, business meeting begins at 6:45pm. Reservations required. **Starting February 1st**, Dinner Tickets are \$8 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 4, 2016. 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.



# EXPRESSWAY NEWS

WINTER 2016



## COMBINE Your Debt and Save!



Improve your finances in 2016 with a Debt Consolidation Loan!

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

Are you covered up in Christmas debt? Consolidate all of your Christmas debt or other 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 one of our service representatives today. Rates are as low as 4.74%APR\* after Service and Loyalty Discounts of up to 1.50%APR\*. Visit [www.HoustonHighwayCU.com](http://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.



## 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!



## 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 5, 2016.

- 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.



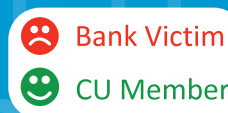
## OPEN HOUSE EVENTS

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

**January 12-17**  
Call 24

**February 16 -21**  
Online Banking

**March 15 -20**  
Mobile & Text Banking





## MEMBER FEATURE



Lonnie B. Johnson Sr. has been a member at Houston Highway Credit Union for over 45 years. He began working at the Texas Department of Transportation in 1966 as the draft technician eventually becoming the manager for the repo graphics department and staff photographer. It was through his occupation that Mr. Johnson first heard about Houston Highway Credit Union and opened his account.

Although he opened his account due to the convenience of the credit union being within a walking distance, Mr. Johnson said that the credit union has become more than a safety blanket – the credit union is part of his family.

Mr. Johnson has been part of the audit committee since 2008, and in May 2010 became part of the advisory board. One of his main goals for the credit union is to see the credit union grow and position itself in a way that it will not lose its identity in case of a merger. And he believes that due to the current leadership, the credit union is on the path for further success.

“The credit union is currently experiencing growing pains due to all the changes that are happening,” said Johnson. “But in the end, there is always a positive change.”



## 2016 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](http://www.HoustonHighwayCU.com) today.



## It's that Time Again...

### Here are Three Ways HHCU Can Help You This Tax Season:

- 1.) Want a quick and easy way to file your taxes? File online! Turbo Tax for the Web makes it easy with a step-by-step guide. Simply go to our website and click on the Turbo Tax icon on our home page. Be sure to use our routing number, 313083251, and your Credit Union Member number when entering in your refund deposit information.
- 2.) Worrying about a how to pay your taxes this year? Consider an affordable tax time loan with Houston Highway, and start the conversation with us today. Apply online today!
- 3.) HHCU offers a Line of Credit! You can be approved for a Line of Credit through HHCU, which allows you to get cash advances from our tellers or via Online Banking! To learn more, call 713-864-4438, or 1-800-354-3541.

## CHRISTMAS CLUB SAVINGS ACCOUNTS

Who doesn't love spreading holiday cheer with gifts, travel, and goodies? But... it's no surprise that the holidays can be expensive. Be proactive for the 2016 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, 2016, just in time for the holiday season. 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](http://www.HoustonHighwayCU.com).

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

## 5 WAYS TO BECOME A BETTER SAVER

At times it is easy to put aside saving for the future, but the key to having success is having a solid plan. Achieving financial security can most likely be achieved by following some basic guidelines:

1. **Start Immediately!** If you start saving money early and save a little more each time, the more you'll have in your savings. You'll start earning interest not only on what you save, but also on the dividends generated. It keeps accumulating from there!
2. **Save What is Possible For You.** It doesn't matter how much you start out saving, consistency is what is essential. Even regular deposits of just \$10 a paycheck can make a difference. Further down the line, you can raise the amount to \$15, \$25 or more. Eventually, you'll work up to getting a percentage that you are comfortable with, which should put your savings in a great position.
3. **Have It Done Automatically.** Get in the pattern of saving by having money transferred from your account without your seeing it, in turn making you less likely to miss it. Automatic transfers can be set up with a service representative in-branch, online or through the phone. You can also have your employer directly deposit a certain amount into savings from your paycheck.
4. **Set A Plan For The Future.** It's never too late to get a head start on saving for the holidays and preparations can start as early as today. By opening a Christmas Club savings account, you can begin setting money aside for your holiday expenses. Secondary savings accounts can be used for other expenses or even a vacation!
5. **Take Advantage Of Special Rates.** Although savings rates have been somewhat low recently, that doesn't mean there aren't exceptions. Promotions, special rates or other bonuses are good to keep on your radar. Taking these good deals into consideration could be beneficial in giving a little boost to your savings.

### READY TO GET ON THE ROAD TO SAVING?

Let us know how we can assist you. Houston Highway Credit Union has savings accounts, money market accounts and more to help you meet your financial goals. Stop by the branch, call toll-free 1-800-354-3541 or visit [www.houstonhighwaycu.com](http://www.houstonhighwaycu.com).



## HOLIDAYS



Monday, January 18  
Closed for Martin Luther King Jr. Day



Monday, February 15  
Closed for Presidents Day

Access your account anytime using our free electronic **m-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.tcup.state.tx.us](http://www.tcup.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

Lobby	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.

<b>Directors:</b>	Mike Alford, Chairman	2016
	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	2016

**Advisory Directors:** Janet Kurtz  
Eliza Paul

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

**Executive Management:** Craig Atkinson – President

**Branch Operations:** Juan Villegas - Branch Manager  
Sandi Rogers - Teller Supervisor  
Adriana Briggs  
Brianna Hernandez  
Brittany Hernandez  
Carlos Corona  
Danisha Duhon  
Debra Blackstock  
Rebecca Reno  
Salma Estrada

**Accounting/ Audit:** Calvin Pham - Accounting Manager  
Nadine Bote  
Bryan Auguillard

**Member Advocacy/ Marketing:** Teresa Nicolas-Briggs - VP  
Austin McCafferty  
Jacky Tamez  
Joshua Alberto