



CRAIG'S CORNER

Happy New Year from all of us here at Houston Highway Credit Union. We hope everyone had a very joyous holiday season.

We know the holiday season can be a little stressful. From buying that perfect gift to making sure we don't get behind on loans. There are times that we are not as careful with our personal information as we should be. Identity thieves know this which is why during the holiday season fraud cases increase. Protect yourself by knowing the different ways identity thieves can steal your information.

- Phishing is the attempt to obtain sensitive information such as username, passwords, social security numbers, and credit/debit card information by disguising as a trustworthy entity using an electronic communication. Houston Highway Credit Union will never ask for your sensitive information by e-mail, text, or phone. If you receive a request for any personal information, please contact us immediately.
- Skimmers use a small device that scans and stores a cards information contained in the magnetic strip. Skimming can occur during a legitimate transaction such as an ATM withdrawal or gas pump.

There are many ways to protect yourself and your account from attackers. Be careful who you give your personal information to. If you receive an e-mail asking for sensitive information, verify the e-mail handle. If it's from a free e-mail service, then it's probably from a hacker. Remember, Houston Highway Credit Union will never ask for your information over text message. If you receive a text message from someone claiming to represent your credit union, contact them immediately. Always protect your PIN number whether you are withdrawing money from an ATM or making a purchase.

Together we can fight back against identity theft.

NOTICE FOR NEWSLETTER!

HHCU will be transitioning 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. We will still have printed issues in-branch and they will be mailed at the request of our members.



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.



Please Join Us For Our

64TH 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 14, 2017, at SPJST 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 3, 2017. 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.

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 3, 2017.

- Schandria "Shay" Fontenot (713) 802-5705
- 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.



Wrapped up in DEBT?

Improve your finances in 2017 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 member 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 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.

MEMBER FEATURE



Rose Wherry's greatest influence during her childhood was her Aunt Janie who was an example to her of boundless, unconditional love and kindness to others.

Ms. Wherry joined the credit union about 27 years ago through her employer for the convenience of having a financial institution near her office. However, over the years her relationship with Houston Highway Credit Union has developed into trust.

"Over the many years of transactions and variety of services received, I have always experienced exceptional personal attention and sound business management," said Wherry. "Every representative is friendly and professional."

Houston Highway has been able to assist Mr. Wherry throughout the years from receiving immediate and thorough service and support with an identity theft situation to personal loans at competitive rates. Even with the recent changes, Ms. Wherry has come to realize that the changes allow the credit union to operate more efficiently. And she appreciates that the credit union offers extended drive-thru hours and operates on Saturday.

"HHCUCU consistently provides exceptional Customer Service and fair financial practices," said Wherry. "No need to trade with an impersonal, process difficult and ethically unpredictable corporation. I feel very fortunate to trust my financial provider."



2017 SCHOLARSHIP PROGRAM

High School Seniors can submit scholarship applications until Friday, February 3, 2017. No late applications will be considered. To download an application form and view the eligibility requirements, visit www.HoustonHighwayCU.com today.

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 2017 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, 2017, 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.

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



KEEP YOUR FINANCIAL INFORMATION SAFE

In a digital world where it seems that the crooks are always one step ahead of you to capture and steal your personal and financial information, how do you stay safe? What steps can you take to keep what is yours, YOURS? It's not just the digital world, but also the "real" world in which you should take extra measures to keep your information unavailable and private. Here are a few tips:

"Real" World

- Don't carry around unnecessary documentation. Leave items like your social security card, your passport, extra credit cards or unneeded insurance documents at home.
- In your home, lock important documents in a file cabinet or even store them off-site like in one of our safe deposit boxes.
- Shred any items that contain your personal information, like receipts, insurance forms, check carbons, statements, and expired credit cards.
- Choose direct deposit for your payroll, social security checks or pension.
- Before disposing of or donating computers, erase, or even remove, the hard drive.
- Password protect all phones, tablets and computers.
- Keep a close eye on your credit report and accounts. Some thieves will open cards in your name and only take a little at a time in order to fly under the radar and not be noticed.

"Digital" World

- Never respond to an email or phone call soliciting account information or asking for your social security number.
- Don't click on unexpected pop up ads in your internet browser.
- Be very careful of the information you send over email or text. If you can share the information via phone or in person, that's a better option.
- Password-protect your home wireless network.
- If you're utilizing a free public wi-fi network, the information you send over that network might be at risk.
- Check to be sure your information will be secure.
- Use anti-virus software on your computers that will update protections regularly.
- Shop on trusted sites.

Being safe and smart about your financial and personal information is key. As a rule of thumb, if it seems fishy, it's probably fishy. Never hesitate to question someone about why they need personal information. The bad guys will always find a way to get what they want, but who says we have to make it easy? Houston Highway is here to help you in any way we can to help you secure your financial information!



HOLIDAYS



Monday, January 16
Closed for Martin Luther King Jr. Day



Monday, February 20
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.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.co-opsharedbranch.org for a location near you.

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

Advisory Directors: Eliza Paul

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

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

Branch Operations: Jacky Tamez - Teller Supervisor
Brianna Hernandez
Debra Blackstock
Debra Ligon
Kiara Casas
Martina Guerra
Salma Estrada
Sandi Rogers

Member Service: Adriana Briggs
Conner Graham
Shaina Prugar

Accounting/Audit: Debbie Heusi
Nadine Bote

Member Advocacy/Marketing: Joshua Alberto - Marketing Director
Vicki Fleeger