

# EXPRESSWAY NEWS



## 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. But... it's no surprise that the holidays can be expensive. Be proactive for the 2018 holiday season by opening a Christmas Club savings account to help ease you into the holiday spending that usually builds up near the end of the year. This great savings option

earns 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 2018, just in time for the holiday season. If necessary the account can be closed during the year, or you can stop making deposits at any time.

HHCU has a lot in store for the new year, ranging from new products and services, to community events that we know our members have come to love. Be on the look-out throughout the year for more announcements, and we look forward to another great year of servicing you, OUR MEMBERS!



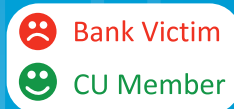
## 2018 SCHOLARSHIP PROGRAM

High School Seniors can submit scholarship applications until Friday, February 9, 2018. 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!
- 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.



Improve your finances in 2018 with a Debt Consolidation Loan!  
Rates are as low as 9.24% 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 9.24%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.



Please Join Us For Our

# 65TH 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: Saturday March 17, 2018, at Houston Highway Credit Union, located at 8120 Washington Avenue, Houston, TX 77007. Meeting is from 8:30 am to 9:30 am. Board Elections will take place during the business meeting.

Join us afterwards for our annual Shred Day Community Event. Event is scheduled from 10 am – 1 pm. Come drop off your shred with us and enjoy the food, fun and other surprises we have in store. Bring the family for some fun!!!



## 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 2, 2018.

- Schandria “Shay” Williams (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.

## HOLIDAYS



Monday, January 15  
Closed for Martin Luther King Jr. Day



Monday, February 19  
Closed for Presidents 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/](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
Gregory Ranft, Director	2020
Lonnie Johnson Sr., Director	2019
Orlando Felix, Director	2018

### Advisory Directors:

Jacob Milwee  
Sharla Flores

### 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  
Kati Briggs - Teller Supervisor  
Adrain Martinez  
Salma Estrada  
Conner Graham  
Jonathon Robinson  
Marisol Salazar  
Sierra Ferrari

### Accounting/ Audit:

Debbie Heusi - Accounting Manager  
Shaina Prugar

### Member Advocacy/ Marketing

Joshua Alberto - Marketing Director  
Vicki Fleeger  
Roberto Rodriguez