

CRAIG'S CORNER

We understand that life goes on and you must continue to provide for your family. Houston Highway Credit Union has the technology that enables you to continue with all your financial needs without having to visit us in person. If you need help installing the mobile app or accessing your account, please call us, we are here to help. For our staff and members:

- We are waving cash advance fees until further notice.
- We have implemented the Member Assistance Program.
- Staff is encouraged to bring young children to work if day care is needed.



The Credit Union is providing vitamins, juices and vegetables/fruits for consumption by our staff. We are providing lunch for our staff on weekdays so that they may not be exposed to unhealthy environment. This also helps our local restaurants financially. We remain open for you! If there is anything we can help you with, please don't hesitate to contact us.

EMPLOYEE SPOTLIGHT

Meet Troy Walker, our AVP of Support Functions at HHCU. Troy joined us this past June. Troy has years of experience throughout the financial services industry across the Gulf Coast. He loves to help people with their financial questions. He likes to travel, explore new hot spots around Houston, and loves tasty sweet treats.



He is proud to call Houston home since 2008, but you may notice his New Orleans accent when you hear him greet you. Be sure to say hello when you see him around the credit union.



BEWARE OF HACKERS PREYING ON COVID-19 FEARS

"Click here for a cure"

Click here for the cure, COVID-19 Tax Refund and Donate here to help the fight are a few of the subject lines used by cyber bullies.

Researchers at the cyber-security firm Proofpoint first noticed a strange email being sent to customers in February. While cyber-security firm Mimecast flagged another scam a few weeks ago. On the morning they detected it, they saw more than 200 examples in just a few hours.

The best way to see where a link will take you is to hover your mouse cursor over it to reveal the true web address. If it looks dodgy, don't click.

"Do not respond to any electronic communication in relation to monies via email," says Carl Wearn, head of e-crime at Mimecast. "And certainly do not click on any links in any related message. This is not how HMRC would advise you of a potential tax refund."

Courtesy of BBC News



Houston Highway CREDIT UNION
your road to financial success
EXPRESSWAY NEWS

SPRING 2020



TAX SEASON 2020

IR-2020-58, March 21, 2020

WASHINGTON – The Treasury Department and Internal Revenue Service announced today that the federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020.

Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief. Individual taxpayers who need additional time to file beyond the July 15 deadline, can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov. Businesses who need additional time must file Form 7004.

The IRS urges taxpayers who are due a refund to file as soon as possible. Most tax refunds are still being issued within 21 days.

The IRS will continue to monitor issues related to the COVID-19 virus, and updated information will be posted on a special coronavirus page on IRS.gov.

This announcement comes following the President's emergency declaration last week pursuant to the Stafford Act. The Stafford Act is a federal law designed to bring an orderly and systematic means of federal natural disaster and emergency assistance for state and local governments in carrying out their responsibilities to aid citizens. It was enacted in 1988.

Treasury and IRS will issue additional guidance as needed and continue working with Congress, on a bipartisan basis, on legislation to provide further relief to the American people.

Although many of the rules implemented last year have stayed the same, when the 2018 tax reform passed it changed tax rates including no penalty for not having health insurance coverage and income bracket increase. Be sure to read up on the latest changes before filing your return.

Remember that we offer Turbo Tax discount on our website; but, if filing your taxes stresses you out, a tax pro is the way to go!



YOU HAVE YOUR REASONS FOR NEEDING A PERSONAL LOAN

WE ARE HERE TO HELP.

Rates as low as 10.74% APR.*

Limited time offer and subject to membership eligibility. *APR is the Annual Percentage Rate and can vary based on creditworthiness and terms of the loan. This offer is not guaranteed if you do not meet the criteria.

ANNUAL MEETING RECAP

Thank you for joining us at our 67th Annual Meeting recapping important information from the credit union and an update from the Board of Directors for 2019.

The following positions won elections:

Position 1 – David Eng
Position 2 – Gregory Ranft

Thank you to our Board of Directors for their continued leadership, time and commitment.



HOLIDAYS



Monday, May 25
Closed for Memorial Day



Congratulations to our 2020 Scholarship Winners, Brittany Kelley and Alex Mosaffa!

We are proud to continue our efforts to support the children of our members achieving their educational dreams.



*Pictured Above:
Cindy Reibenstein, Alex Mosaffa's father
CEO, Craig Atkinson*

Houston Highway Credit Union
8120 Washington Avenue, Houston, TX 77007

Hours of Operation	LOBBY CLOSED UNTIL FURTHER NOTICE
	Mon.-Thursday: 9:00am – 5:00pm
	Friday: 9:00am – 5:30pm
	Saturday: 9:00am – 1:00pm
Drive Thru	Mon-Thursday 8:30am – 5:30pm
	Friday: 8:30am – 5:30pm
	Saturday: 9:00am – 1:00pm
Phones	Mon-Thursday 8:30am – 5:30pm
	Friday: 8:30am – 5:30pm
	Saturday: 9:00am – 1:00pm

www.HoustonHighwayCU.com

(713) 864-4438 | Toll-free (800) 354-3541 | Fax (713) 864-1714

CU Service Centers

Visit www.houstonhighwaycu.com/find-branchatm/ for a location near you.

Directors:	Mike Alford, Chairman	2022
	Rita Dennis, Vice Chairman	2021
	Otto Maresh, Treasurer	2021
	David Eng, Secretary	2023
	Gregory Ranft, Director	2023
	Lonnie Johnson Sr., Director	2022
	Orlando Felix, Director	2021

Advisory Directors: Jacob Millwee
Ethan Beeson

Audit Committee: Gregory Ranft, **Chairman**
Ethan Beeson
Lonnie Johnson, Sr.

ALCO Committee: Craig Atkinson, **Chairman**
Juan Villegas
Mike Alford
Teresa Nicolas-Briggs
Jacob Millwee

Executive Management: Craig Atkinson, **President**
Teresa Nicolas-Briggs, **Senior VP**
Juan Villegas, **VP of Operations**

Branch Operations: David Gerow, **AVP of Operations**
Candi Rosales
Priscilla Varela
Gebriela Cebrian
Elisabeth Mondragon

Accounting/Audit: Debbie Heusi, **Accounting Supervisor**

Advisory Directors: Troy Walker, **AVP of Support Functions**

Member Advocacy/Marketing: Roberto Rodriguez
Vicki Fleeger
Cindy Reibenstein