Houston Highway CREDIT UNION

SUMMER 2020

Enjoy what life has to offer!

EXPRESSIAL

Take advantage of our great low rates for any reason!

- A well-deserved break with family.
- Continuing education.
- Upgrading your home.

We're here for you! Visit us online at www.houstonhighwaycu.com or call 713-864-4438.

OPT FOR PAPERLESS STATEMENTS!

- ENVIRONMENTALLY FRIENDLY.
- SECURE AND CONVENIENT
- FAST AND CONVENIENT.

Ready to go paperless? Opt in for paperless statements on your Online Banking Account or contact us at (713) 864-4438.



A BETTER EXPERIENCE DRIVEN BY YOU Dream it, Drive it!

THERE ARE ENDLESS REASONS TO BUY YOUR "NEW TO YOU" CAR FROM A CREDIT UNION.

- Lower interest rates
- Community ties, personalized service
- User friendly loan process
- Credit Union Member benefits
- Because it should be easy & fun!

DON'T DELAY, APPLY TODAY! RATES AS LOW AS 2.49% APR.*

Subject to membership eligibility. Loan is subject to credit approval. *APR is Annual Percentage Rate and can vary based on credit worthiness and terms of the loan. Rate is subject to change. See Credit Union for details.



HOLIDAYS



Friday, July 3 and Saturday, July 4 Closed for Independence Day

Monday, September 7 Closed for Labor Day

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.tcud.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

CRAIG'S CORNER



This is a strange and difficult time. We are all concerned about what the COVID-19 pandemic means for our health, our lives and our communities, both in the short and long term. There is still a great deal of uncertainty, but Houston Highway Credit Union is dedicated to making sure that our members have the support they need.

We recognize the stress that the current environment has placed upon Houstonians. Please continue to share your concerns and needs with us. We are available by phone, email and through the website.

Wishing all to stay healthy and safe, thank you for your membership.

Craig Atkinson CEO, Houston Highway Credit Union

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

Hours of Operation	LOBBY CLOSED UNTIL FURTHER NOTICE		
Lobby	Mon-Thursday: Saturday:	9:00am – 5:00pm 9:00am – 1:00pm	
Drive Thru	Mon-Friday Saturday:	8:30am – 5:30pm 9:00am – 1:00pm	
Call Center	Mon-Friday Saturday:	8:30am – 5:30pm 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 Rita Dennis, Vice Chairman Otto Maresh, Treasurer David Eng, Secretary Gregory Ranft, Director Lonnie Johnson Sr., Director Orlando Felix, Director	2022 2021 2021 2023 2023 2022 2021
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 Elisabeth Mondragon	
Accounting/Audit:	Debbie Heusi, Accounting Sup	oervisor
Member Advocacy/ Marketing:	Roberto Rodriguez Vicki Fleeger Cindy Reibenstein	