NEWS FALL 2022







BOOST YOUR HOLIDAY BUDGET

with a Holiday Loan

Enjoy the most wonderful time of year without breaking the bank. A holiday loan from HHCU is perfect for everyday essentials, adding flexibility to your budget, or even paying off that high-interest debt before the new year.

APPLY ONLINE AT HOUSTONHIGHWAYCU.COM

CYBERSECURITY AWARENESS

Helping our members protect their accounts and personal information is a top priority at HHCU. Stay in the know with these tips on how to stay safe and secure online.

Enable Multi-Factor Authentication

This helps mitigate security failure by requiring multiple forms of identification beyond a simple password. This way, even if your password leaks, a second or third form of authentication is required to gain access.



Beware of Phishing Scams

If you receive an email from an unknown sender with suspicious links or attachments, do not respond or click on anything in the email. This could be a cybercriminal attempting to collect your personal information.

Stav Up to Date

Keep software updated to the latest versions and set security software to run regular scans.

Use Strong Passwords

Don't use the same password for multiple sites; always use a unique mix of upper and lower-case letters, numbers, and symbols.

IF YOU THINK YOU'VE EXPERIENCED FRAUD, CONTACT HHCU AT 713-864-4438.

FOLLOW US ON SOCIAL MEDIA

Connect with us on Facebook for up-to-date news, financial education, and more!



HOLIDAY **CLOSURES**

Veterans Day Friday, November 11

Thanksgiving Day Thursday, November 24

Christmas Eve Saturday, December 24

Christmas Day (Observed) Monday, December 26

New Year's Day (Observed) Monday, January 2



TELL US ABOUT YOUR EXPERIENCE!

We'd love to hear about it!



WE'RE TAKING HALF OFF REFINANCED VEHICLE LOANS!

When you refinance an existing vehicle loan from another lender with HHCU, we'll give you a discount of up to 5.00% APR* off your rate! It's a quick and easy way to free up some cash and get a payment you can actually afford.

AUTO - BOAT - MOTORCYCLE - TRAILER - ATV











*Limited time offer and subject to membership eligibility. APR is Annual Percentage Rate and current as of 11/1/2022. Rate is subject to change. Maxim not to exceed 5.00% APR. No additional discounts available. Proof of current interest rate may be required. This offer excludes existing HHCU loans. Offer expires on

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APPLY TODAY AT HOUSTONHIGHWA

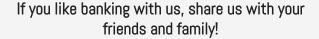




Need some extra cash for the holidays? With HHCU's Skip-A-Pay Program, you can skip your November or December Ioan payment(s) to free up some cash for holiday spending.

CALL 713-864-4438 FOR DETAILS

WE'RE THANKFUL FOR YOU





HOUSTON HIGHWAY CREDIT UNION

8120 Washington Avenue Houston, TX 77007

Hours of Operation

Lobby Mon-Friday: 9:00am - 5:00pm

9:00am - 1:00pm Saturday:

Drive Thru Mon-Friday: 8:30am - 5:30pm

9:00am - 1:00pm Saturday:

Call Center Mon-Friday: 8:30am - 5:30pm

9:00am - 1:00pm Saturday:

www.houstonhighwaycu.com

Main: 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 2025 Rita Dennis, Vice Chairman 2024 Otto Maresh, Treasurer 2020 2023 Gregory Ranft, Secretary

> Lonnie Johnson Sr., Director 2022 Orlando Felix, Director 2024

Advisory

Directors: Ethan Beeson

Audit

Committee: Gregory Ranft, Chairman

> Ethan Beeson Lonnie Johnson Sr.

ALCO

Committee: Mike Alford

Juan Villegas

Staff: Juan Villegas, Interim President

David Gerow, AVP of Operations Natine Bote, Accounting

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