

EXPRESSWAY NEWS

SPRING 2023

Houston
Highway
CREDIT UNION



Summer SKIP-A-PAY

Didn't get a chance to skip your May loan payment?
You can still skip your June payment to free up some cash
for your summer adventures!

Most loans are available to be skipped!

HOLIDAY CLOSURES

Juneteenth
Monday, June 19

Independence Day
Tuesday, July 4

Labor Day
Monday, September 4

Sign Up Today!



AUTO - MOTORCYCLE - RV - PERSONAL LOANS

*Subject to credit qualifications. Loan must be less than 10 days delinquent, and have been open a minimum of 6 months. Cost is \$30 per loan skipped. Borrower must be at least 18 to skip a payment. Loan Types excluded: Mortgages, home equities, credit cards, lines of credit and CD secured loans. Continue paying your loan(s) until you receive confirmation your skip request has been approved. Subject to change at any time.



YOUR SUMMER VACAY AWAITS



APPLY TODAY!

Whether you fall asleep dreaming of breakfast in France or a sandy Caribbean beach, you can wake up a world away thanks to an HHCU Personal Loan. With flexible terms and competitive interest rates, you'll be able to enjoy your travels without feeling guilty.

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YOUR DEPOSITS ARE ALWAYS SAFE



We recognize that the news about Silicon Valley Bank and Signature Bank may have caused concern about the safety of your deposits at HHCU. Just as banks are insured by the FDIC, each individual depositor at HHCU is also federally insured by the National Credit Union Administration (NCUA) up to \$250,000 and backed by the full faith and credit of the United States government.

What is the NCUA?

The NCUA is an independent federal agency that provides insurance to depositors. It was created by the United States Congress in 1970 to manage and regulate federal credit unions. It operates the National Credit Union Share Insurance Fund (NCUSIF), a federal insurance fund sponsored by the United States government. Like the Federal Deposit Insurance Corporation (FDIC) is to a bank, the NCUA keeps your credit union deposits secure.

What is covered by the NCUA?

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Certificate Accounts
- Individual Retirement Accounts (IRA)

What is NOT covered by the NCUA?

- Mutual Funds
- Annuities
- Treasury Securities
- Life Insurance Policies
- Stocks
- Bonds

How does the NCUA work?

The NCUA insures up to \$250,000 per depositor, financial institution, and ownership category. The term “ownership category” refers to the account type—if you have both a personal and joint account, both will be insured up to \$250,000, for a total coverage of \$500,000.

Use the Share Insurance Estimator to determine how adding these ownership categories can increase your coverage.

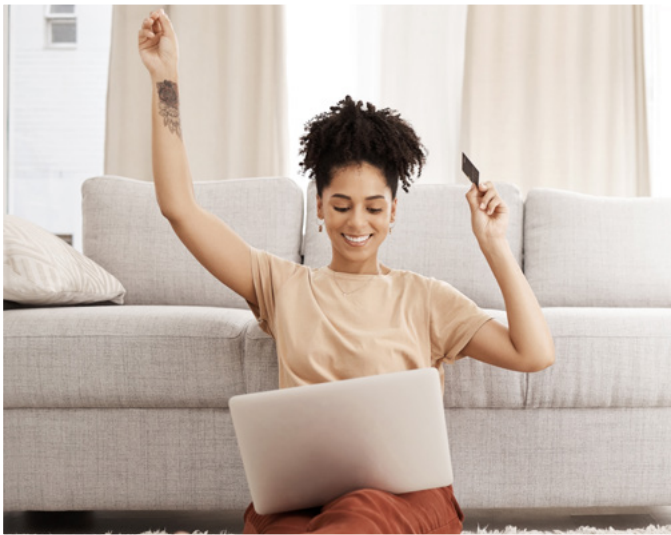
Is there a cost for the NCUSIF insurance?

NCUSIF insurance is “free.” Members don’t pay a separate fee for coverage and don’t need to sign up. To be more precise, deposit accounts at HHCU automatically include coverage.

Safe, Sound, and Secure at HHCU

Since 1952, Houston Highway Credit Union has served the local community, providing a safe haven for members to save money and build a better future. We are a strong financial institution owned by members like you, and our business structure is designed to give you confidence and peace of mind. If you have any additional questions regarding the safety of your deposits at HHCU, please don’t hesitate to contact us.

BANKING ON Your Terms



Get secure, 24/7 access to your HHCU accounts from a computer or mobile device.



ENROLL IN
ONLINE BANKING!



DOWNLOAD OUR MOBILE APP!

