

EXPRESSWAY NEWS

SUMMER 2025

Houston
Highway
CREDIT UNION



TWO MASTERCARDS® One Perfect Fit for You.

Whether you're just starting your credit journey or looking to get rewarded for everyday spending, we've got the card that fits your financial goals. We understand that different financial journeys call for different tools, which is why we offer two Mastercard® options to fit your unique journey. Our **Mastercard® Classic** is a smart choice for anyone looking to establish or rebuild credit. It's designed with responsible terms to help you build a solid financial foundation, one swipe at a time. If you're further along in your credit journey and want to make the most of everyday spending, our **Mastercard® Platinum** lets you earn points on purchases you already make that are redeemable for travel, merchandise, gift cards, and more. Whichever card you choose, you'll enjoy trusted support, competitive rates, and no hidden fees.

MASTERCARD® CLASSIC

Perfect for those establishing or rebuilding credit.

- Designed to help you build a strong credit history
- Low limits, responsible terms
- Great first step toward long-term financial health

MASTERCARD® PLATINUM

For everyday spending that gives a little back.

- Earn points on every purchase
- Redeem for travel, merchandise, gift cards & more
- Competitive rates and no hidden fees

No matter where you are on your financial path, there's a card that fits your needs. Click below to learn more about our credit card features or to apply online!

[LEARN MORE](#)

HOLIDAY CLOSURES

Independence Day
Friday, July 4th

Labor Day
Monday, September 1st

Columbus Day
Monday, October 13th



BACK TO SCHOOL

From new backpacks to tech upgrades and everything in between, back-to-school season can add up fast. Whether you're getting your child ready for their first day or heading back to college yourself, we're here to help lighten the load.

Our Back-to-School Personal Loans offer:

- Competitively low rates
- Flexible repayment terms
- Quick, easy application process
- Funds for supplies, tuition, clothes, tech, and more!

Apply today to kick off the school year with confidence!

[GET STARTED](#)

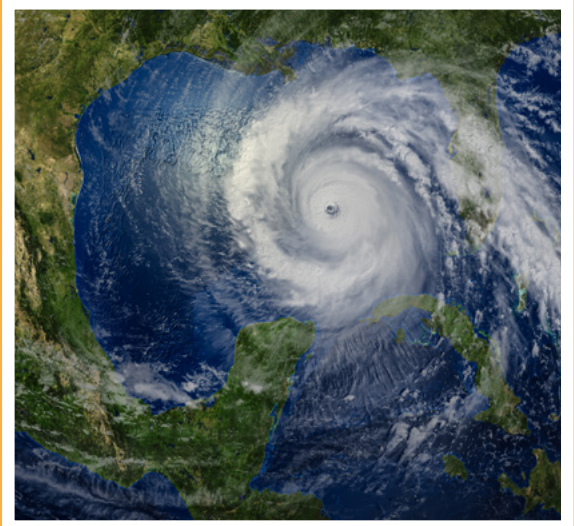


FRAUD AWARENESS

Fraud attempts are on the rise, but staying informed is your best defense. Scammers are getting more sophisticated, using emails, texts, and phone calls that look legitimate but are designed to steal your personal or financial information. Here are some ways to stay one step ahead.

- **Have a Family Safe Word**
With artificial intelligence, scammers have even been able to fake voices of loved ones. Set up a code word with loved ones to verify it's really them if you get a suspicious call or message.
- **Watch for Red Flags**
A legitimate organization will not pressure you to act quickly, pay in gift cards, or send money urgently. Be aware that scammers can fake phone numbers, and websites or emails similar to your financial institution. If something feels off, trust your gut and call HHCU directly at 713-864-4438 and ask to speak with a member service representative.
- **Don't Share Personal Info**
If you receive a call or text message requesting your bank account information, immediately hang up and call HHCU directly.
- **Change Passwords Frequently**
Change your passwords regularly and avoid using the same one across multiple accounts. Strong passwords ideally include a mix of letters, numbers, and symbols.

If something doesn't feel right, trust your instincts and reach out to us at [713-864-4438](tel:713-864-4438). We're here to help protect your money and your peace of mind.



HURRICANE SEASON IS HERE

Living on the Gulf Coast means staying weather-aware, especially during hurricane season. Now's the time to review your emergency plans, restock your disaster supply kit, and stay informed with trusted local alerts.

MAKE SURE YOU:



Know your evacuation zone



Keep important documents and medications safe



Have enough food, water, and batteries for at least 72 hours



Stay connected to local updates from trusted sources

HHCU is here for you. From online banking and mobile check deposits to emergency loan options and account access support, we're ready to help you stay financially steady no matter the weather. Stay safe, stay ready, and remember we've weathered storms together before. We're always just a call, click, or visit away!



FOUNDED ON HIGHWAYS, FLOWING WITH FLAVOR!

At HHCU, our journey began with the hardworking folks of TXDOT and the people who built the roads that keep Texas moving. That same spirit of dedication and service still drives us today. If you've been a member with us for a while, you know that we've always believed banking should come with a little something extra. So, while you're here taking care of your finances, don't forget to treat yourself to our trusty soda fountain where the road to your financial success is always a little sweeter.



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Federally Insured by NCUA