

# EXPRESSWAY NEWS

## WINTER 2026



## DEBT-FREE GOALS: Make 2026 Your Year

Ready to take control of your finances this year? A debt consolidation loan can help you simplify your payments, lower your overall interest, and create a clearer path toward becoming debt-free. By rolling multiple balances into one manageable monthly payment, you can reduce stress and focus on reaching your financial goals. Let us help you start the year strong! Our team is here to walk you through your options and find a solution that fits your budget. Click below to learn more about consolidating your debt and ways to reach us.

### Debt Consolidation Loan Features:



Peace of mind with one, simple monthly payment



Low interest rates



Easy online application with fast approvals

[CLICK TO LEARN MORE](#)

## SET YOURSELF UP FOR SUCCESS with Club Accounts

Do you find yourself coming up a little short during the warm & winter months? Don't stress about this year's summer vacation or next holiday season and instead, start saving for it! We make it easy to set aside funds each month that go towards your Vacation Club Account or Christmas Club Account with automatic transfers. We're ready to help you set yourself up for success with club accounts. Click below to get started!

[OPEN A CLUB ACCOUNT](#)

## HOLIDAY CLOSURES

New Year's Day  
Thursday, January 1st

Martin Luther King, Jr. Day  
Monday, January 19th

Presidents Day  
Monday, February 16th



## 73RD ANNUAL MEETING

Join us for our upcoming Annual Meeting! It's your chance to hear about our progress over the past year, celebrate our successes, and help shape the future of your credit union. Join us for important updates, member recognition, and an opportunity to connect with our leadership team. Your voice matters, and we look forward to seeing you there!



Saturday, March 21st, 2026



9:00am



8120 Washington Ave  
Houston, TX 77007



## Share the Benefits WHEN YOU REFER A FRIEND

Spread the word about HHCU when you refer a friend and help them discover the same great service, competitive rates, and member-focused financial support you enjoy. It's a simple way to help someone you care about take a big step toward financial well-being and grow our credit union community at the same time. Be sure to tell a friend today and experience connection, support, and shared success!

**EARN UP TO \$50 FOR EVERY FRIEND YOU REFER.  
FOR EVERY REFERRAL, YOU'LL EARN:**

**\$25** when they open a membership

**\$25** when they open a checking account

**YOUR QUALIFYING REFERRAL WILL RECEIVE:**

**\$10** for joining

**\$15** when they open a checking account  
(funds will be deposited after 90 days)

To have your referral qualify, simply let them know to enroll in eStatements and to set up direct deposit or payroll allotment through HHCU! We can't wait for your referrals to experience the HHCU difference.

**START REFERRING**

\*Referral bonus paid upon account opening with required services. New member incentives require enrollment in eStatements and a qualifying direct deposit or payroll allotment. Checking account bonus split into two payments: \$10 at account opening, \$15 after 90 days. Terms and conditions apply.



## Tax Time SUPPORT

If you're anticipating a tax refund this year, be sure to deposit right into your HHCU account! Whether you're saving for a larger, future expense or saving for a short-term goal, we're ready to help you with access to your funds anytime you need. Directly deposit your refund right into your account to start your savings journey!

HHCU's routing number is 313803251.

## Need Help Covering Tax Expenses? We're Here for You.

Tax season can bring unexpected costs, but you don't have to handle them alone. If you need a little extra support, we offer affordable loan options designed to help you cover tax payments or related expenses without added stress. Our team is here to guide you through the process and find a solution that fits your budget. Reach out today to learn more!

**CONTACT US**

## AVOID TAX SEASON SCAMS

During tax season, scammers may ramp up their efforts to steal your personal information, like your banking or card information. Please remember: the IRS will never contact you by email, text message, or social media to request personal details, immediate payments, or gift card transfers. If you receive unexpected messages claiming to be from the IRS, do not respond or click any links. Protect yourself by verifying requests directly through official IRS channels and by keeping your personal and financial information secure. Your safety matters to us. Stay cautious and report suspicious activity right away.



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