

FEBRUARY 2018

# FASTLANE



## NOW TRENDING – HOME IMPROVEMENTS

Americans are spending less on themselves and investing more into their homes. Within the next 12 months, approximately 36 million homeowners will be renovating their homes with new kitchens, basement remodels, landscaping, siding and everything in-between.

Are you considering revamping your home? If you are in your home to stay for a while, make it yours and do what makes YOU happy while keeping the integrity of your living space. You want a music room? Go for it. However, if you are renovating to sell within five years, consider these trends that appeal to potential buyers:

### Kitchen is King

The kitchen remains the most valued part of the home for potential buyers. Invest in stainless appliances, new countertops or cabinetry, update the tile backsplash or simply add a fresh coat of paint. A little can go a long way in terms of making your home sellable or bringing up its market value.

### Basements

Make your basement an extension of the living area upstairs, make an "in-law suite," consider an open concept or create a luxury home theatre. Finished basements of any kind are appealing to buyers, especially these trending home remodels.

### Bathrooms

Especially for resell, keep the bathrooms classic and consider updating fixtures. Walk-in showers are becoming more popular; just make sure you keep at least 1 – 2 bathtubs in your home so when it does come to selling, you can still appeal to families with young children.

Whether you are looking to sell or stay, Hiway has options to help you access the cash you need to make your home renovation dreams come true.

## BORROW UP TO 100% OF YOUR HOME'S EQUITY

**We'll waive all fees including the cost of appraisal\* when you apply by March 31, 2018.**

**Members generally save \$600 - \$800<sup>1</sup>**

A Home Equity Line of Credit (HELOC) from Hiway gives you access to funds for large or recurring expenses — now or in the future.

### Use the cash for any need!

Pay off high-interest rate credit cards or loans. Finance education expenses. Make home improvements or repairs. Whatever you're looking to do, access the extra cash you need without tapping into your savings or investments.

## MOBILE WALLET

Use your mobile phone to make payments quickly and securely with just a tap.



At Hiway, we want to make it easy and secure for you to manage your money on the go. With our mobile wallet partnerships, you can simply pay with a tap when you check out instead of digging your credit or debit card out of your wallet.

Add your Hiway debit & credit cards to get started.

For more information visit [hiway.org](http://hiway.org).

### Our Mobile Wallet Partners:

- Apple Pay
- Android Pay (soon to be known as Google Pay)
- Samsung Pay



\*Offer valid on Home Equity Line of Credit (HELOC) applications only between 2/01/18 and 3/31/18. All fees will be waived, including the cost of appraisal. Qualifications apply.

<sup>1</sup>Amount saved based on average cost of appraisal and amount borrowed.

Mortgage loans available in the U.S. except for AK, CA, HI, NY or TX.

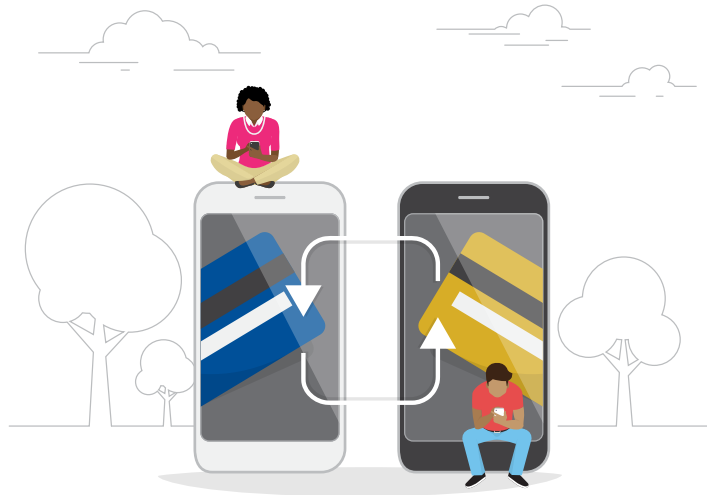
# MOVING MONEY IS MADE EASY WITH P2P & I2I

No need to download a third party cash transfer app — Hiway has the tools you need to make sending money to your friends, relatives, or other financial institutions easy!

**Person 2 Person (P2P)** Within your Hiway mobile or online banking, you can send money to anyone via a text using their phone number, or an email with their email address.

**Institution 2 Institution (I2I)** Within your Hiway mobile or online banking, you can easily transfer money to your Hiway accounts from other financial institutions and vice versa.

Log into your online banking and try it out the next time you owe your buddy for lunch, or your college kid needs some extra money... sending money has never been easier.



## OUT & ABOUT

### Grand Opening - Hiway Student Branch at Como Park Sr. High School

December 18, 2017 – State and local officials, leadership from Saint Paul Public Schools and administrators from Como Park Sr. High School joined Hiway to celebrate the Grand Opening of its student-run Cougars Branch.

The student branches provide an excellent opportunity for students to learn about financial services and credit responsibility through hands-on experience. Hiway hired three Como Park students to run the branch during their lunch hours. They will be talking with their peers about the importance of saving, how to budget, monitoring spending, understanding credit and the tools available to help them manage their money.

“We know there is a significant need for youth to learn basic financial skills as they prepare for adulthood and look ahead to college and careers,” said Dave Boden, Hiway President/CEO. “Our student branches provide the opportunity to offer students resources to help them develop these fundamental skills in a



## 2017 FIVE STAR WEALTH MANAGER AWARD RECIPIENTS

**Congratulations Scott Ekholm, David Engler & Dennis Palmburg!**

Securities and financial planning offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured | No Credit Union Guarantee | May Lose Value

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**HIWAY**  
FEDERAL CREDIT UNION

trusted environment. It’s gratifying to see our partnership with Saint Paul Schools continue to grow with the opening of our branch in Como Park. Supporting youth in our community and being part of helping our broader community is the most rewarding part of what we do at Hiway.”

Hiway has four student-run credit union branches in the Saint Paul School district. Hiway’s commitment to financial education supports the Succeed Saint Paul Campaign to invest in the success of students and the City of Saint Paul, because when all students succeed, all of Saint Paul succeeds.

