

MAY 2018

FASTLANE



CHAMPION CARS OF 5-YEAR COST TO OWN

According to KBB, negotiating a good price on a new car can save hundreds or even thousands of dollars, but shoppers can save even more simply by choosing the right car to begin with, Kelly Blue Book reports. Purchase price is just one of the costs associated with vehicle ownership, and when the continuing costs of fuel, financing, insurance and depreciation are considered, saving a few bucks up front can cost more when all is said and done.

Helping consumers shop smart and save money, Kelley Blue Book's expert editors today name the 2018 model-year brand and category winners of the seventh annual 5-Year Cost to Own Awards, recognizing new vehicles with the lowest projected ownership costs. Available on Kelley Blue Book's KBB.com for new models, 5-Year Cost to Own information takes into consideration depreciation, expected fuel costs, finance and insurance fees, maintenance and repair costs, and state fees.

This year the 2018 KBB Cost to Own winners are:

Subcompact Car: Chevrolet Spark
Electric Vehicle: Nissan LEAF
Compact Car: Toyota Corolla iM
Subcompact SUV/Crossover: Honda HR-V
Sporty Compact Car: Honda Civic Si
Compact SUV/Crossover: Subaru Crosstrek
Mid-Size Car: Hyundai Sonata
Mid-Size SUV/Crossover: Jeep Wrangler Unlimited

Full-Size Car: Chevrolet Impala
Full-Size SUV-Crossover: Chevrolet Tahoe
Entry-Level Luxury Car: Acura ILX
Luxury Compact SUV/Crossover: Buick Encore
Luxury Car: Lexus GS
Luxury Mid-Size SUV/Crossover: Infiniti QX60
High-End Luxury Car: Porsche Panamera
Luxury Full-Size SUV/Crossover: Infiniti

QX80
Sports Car: Chevrolet Camaro
Mid-Size Pickup Truck: Toyota Tacoma
High-Performance Car: Dodge Challenger SRT
Hybrid/Alternative Energy Car: Toyota Prius c
Full-Size Pickup Truck: Ford F-150
Minivan: Honda Odyssey

2018 model-year vehicle's projected ownership costs are based on the average Kelley Blue Book 5-Year Cost to Own data for the initial five-year ownership period.



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Photo: March's \$50 Hiway WINcentive winner; congratulations Joy!

OUT&ABOUT

Hiway Board Chair, Pam Tschida, recognized as Minnesota Credit Union Network's 2018 Outstanding Volunteer of the Year.

We cannot imagine anyone more deserving. Pam has been a volunteer at Hiway Federal Credit Union for 16 years; serving 3 years on the Supervisory Committee and 13 years as Board Director. She has been serving as Hiway's Board Chair for the past 5 years. As Board Chair, Pam is responsible for leading the monthly board meetings, participating in all Board committee meetings and providing leadership to the Board so that all policies and decisions are made with the best interest for the credit union members.

Pam retired from the Minnesota Department of Transportation as Chief Financial Officer/Division Director with 43 years of financial and business experience.

The Volunteer of the Year Award is given to a credit union volunteer who best represents the credit union spirit through dedication to, and belief in, the credit union movement. Recipients are chosen based on their involvement with credit unions at the local and state levels, along with participation in activities that better their communities. Congratulations Pam, and thank you for all you do for Hiway and our members.



Pam Tschida, Board Chair of Hiway Federal Credit Union. Pictured top right: with David Boden, President/CEO and some of the Hiway Young Professionals (From left to right: Andrew Deans, Business Development; SouaYee Vang, Accounting; Sharon Bechstein, Marketing and Michael Determan, Accounting. Pictured Right: Pam with David Boden, President/CEO and Christine Cordell, Sr. VP of Strategy & Transformation.

