

JANUARY 2017

# INTERCHANGE



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## HIWAY AND HOCKEY

At Hiway, we believe hockey is part of the fabric of Minnesota. It's a game that brings us together as a community and is a source of pride throughout the state. That's why Hiway began a partnership with the hockey community in Minnesota two years ago, and supports the sport from the youth level to the pros. Here are some highlights of the role Hiway plays in the hockey community:

### Minnesota Hockey

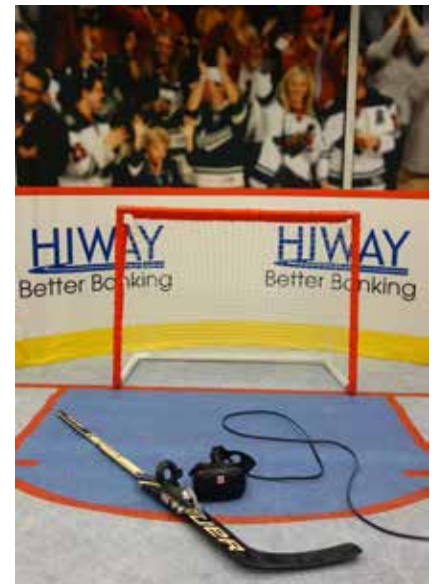
Hiway is the official credit union of Minnesota Hockey. With nearly 55,000 players, Minnesota Hockey is a leader in introducing the game of hockey to new players of all ages. We are also the presenting partner of their Recreational Hockey League (Rec League). The Rec League allows kids to play in a recreational setting with volunteer coaches who teach new players fundamental skills while fostering a spirit of sportsmanship, fair play and a love of the game.

### Minnesota Wild

As official credit union of the Minnesota Wild, Hiway's partnership features:

- Youth Starting Lineups (*see inside how you can register your child*)
- Family Skate Nights at Xcel Energy Center (*see inside how you can enter*)
- ATMs located throughout the arena
- Booth on the Xcel Energy Center concourse. At the booth, we offer fans a chance to "save like a pro" with Hiway's new Virtual Reality Goalie Experience. Be sure to stop by to play if you are at one of the following games.

- Tuesday, January 17 vs. NJ
- Sunday, February 12 vs. DET
- Tuesday, March 7 vs. STL
- Saturday, March 18 vs. NYR
- Tuesday, April 4 vs. CAR



Hiway's new VR Goalie Experience

And for super fans, Hiway created the Minnesota Wild PowerPack and Youth Savings. See details below!

### Minnesota Wild PowerPack

- Savings Account
- Checking Account w/custom debit card
- Visa® Rewards Credit Card
- 15% Discount at all Hockey Lodge™ Locations
- Chance to win Wild prizes each month simply by making purchases with your Minnesota Wild debit or credit card

### Minnesota Wild Youth Savings Account

- Savings Account
- Certificate Builder
- Chance to win Wild prizes like signed hockey pucks, gift cards, hats, backpacks and more just for making deposits to the account each month



Visit [hiway.org/mnwild](http://hiway.org/mnwild) or call us to open your Minnesota Wild accounts today.

## MINNESOTA WILD YOUTH STARTING LINEUPS

Hiway is sponsoring the Minnesota Wild Youth Starting Lineups for hockey players between the ages of 6 and 11. Winners will receive two (2) upper level tickets and the opportunity for your child to stand with the Wild during the Starting Lineup presentation and National Anthem.

To register your child, visit [wild.com](http://wild.com) and click on Contests & Promotions under the Fan Zone.



## FAMILY SKATE NIGHT AT XCEL ENERGY CENTER

Dream of skating on the Minnesota Wild's home ice? Hiway is sponsoring Family Skate Nights at Xcel Energy Center on January 11 at 7:30 p.m. and in March (exact date is TBD). Winners will receive five (5) passes for one (1) hour of open-skate.

To enter, visit [wild.com](http://wild.com) and click on Contests & Promotions under the Fan Zone.

## SAVE MONEY ON YOUR CREDIT CARD BALANCES



During your spend-a-thon this past holiday season, did you rack up balances on any store credit cards or take advantage of any deferred interest (0% APR\*) credit card offers? If so, you could find yourself with high payments and high interest charges, whether it's now or after any grace period ends. That's probably not the way you want to start off the new year. Instead, start 2017 by saving money — we can help you get started.

Transfer your credit card balances to a new Hiway Visa® Platinum. It's our no frills card with a low APR\* and 12-month introductory rate on balance transfers and purchases. To learn more or apply, visit [hiway.org](http://hiway.org) or call us.

\*APR is Annual Percentage Rate. Qualifications apply.

## CELEBRATING FINANCIAL INDEPENDENCE

Raising a child to be financially independent is a significant accomplishment.

Parents can begin early to help their child build important financial capabilities, and in turn, set them on a path to financial independence. Equipping them to make thoughtful financial decisions over time, and coaching into those decisions (what went well and what could have been better) will prepare them for their financial future and help them to:

- Develop healthy money habits. Cultivate a work ethic. Set age-appropriate money goals.
- Gain resilience to endure financial hardships.
- Gain confidence that comes from making financial decisions.
- Enhance their wellbeing, which may include lower stress and the improved health that follows.
- Financial independence means learning to make financial decisions on your own.

Here are important skills to help them launch successfully into life on their own:

**Ages 12–13:** Children should gain experience using cash. Show your child

how to periodically track all their income and expenses over a timeframe of a few weeks or months. Watch how they manage their money, and start conversations around their choices in sharing, saving, and spending.

**Ages 14–16:** Younger teens should master a debit card. Help your son or daughter build on skills they demonstrated with cash by transferring funds to a debit card. Give them increased financial responsibility, including helping them map out a budget of needs and wants.

**Ages 17 to 22:** Older teens and young adults should learn to use a credit card. If your son or daughter has earned this right through the lessons of earlier stages, layer in learning about how to use a credit card and how to monitor their credit score. Communicate the additional responsibility that goes with this new privilege.

Let your child make mistakes, and talk openly about your own money mishaps. Your

son or daughter will learn the pain of unwise spending, running out of money, or not paying off a credit card bill on time. As you shift more and more responsibility to them, remember that now is the time for them to gain firsthand experience, while the stakes are still low.

What steps will you take in the next 30 days to help your child(ren) become more financially independent?

## THERE'S STILL TIME . . .

The shopping, parties and traveling for the holidays may be past, but there is still time to take advantage of our **Holiday Loan** to help pay for expenses you may have incurred.

- Borrow up to \$3,000
- Rates as low as 5.99% APR\*
- No payments for up to 90 days†



Applying is easy—visit [hiway.org](http://hiway.org), give us a call or stop in.

\*APR is Annual Percentage Rate. Offer valid from 10/15/16 through 1/15/17. Minimum amount financed must be \$1,000. Existing balances on Hiway loans are not eligible for holiday rate. Actual rate may vary based on credit history and loan type. Rates are subject to change without notice. Automatic payments are required. Repayment term is 12 months with monthly payments of \$86.06 per \$1,000 borrowed. Qualifications apply.  
†Payments may begin up to 90 days from the date the loan is closed and interest will accrue during that time. Loan would be amortized over 9 months.

## SCHOLARSHIP OPPORTUNITY



The Minnesota Family Involvement Council is accepting applications for 2017 scholarships. **Four \$1,000 and 12 \$500 scholarships** will be awarded to credit union members throughout Minnesota who are pursuing post-secondary education. **Apply online at [mnfic.org](http://mnfic.org)**. The deadline for the 2017 cycle is February 1, 2017. Winners will be notified before April 1, 2017.

## NOTICE OF CHANGE

This is a notice of change to the terms and conditions of the Courtesy Pay Service (see sentence in bold below). Effective February 1, 2017, the Courtesy Pay Service shall be governed by the following terms and conditions.

**Important Courtesy Pay Information:** The Courtesy Pay program is a benefit offered to qualified members that will provide a limited level of protection from NSF fees and returned checks from merchants. This service is available for personal accounts only and does not apply to business, HSA or Builder accounts. Under the program, Hiway may provide qualified members with the ability to overdraw their personal checking account up to \$500, which includes any fees associated with the program. We may authorize and pay overdrafts for the following types of transactions: checks, ACH, automatic bill payments, recurring debit transactions and, if you authorize us to do so, ATM transactions using your ATM or debit card and everyday debit card (point-of-sale) transactions will be covered as well. **Hiway reserves the right, subject to applicable law and regulation, to terminate your right to use the Courtesy Pay Service.**

\*Qualifications: A) Must have a Hiway ATM or debit card B) Must make regular deposits sufficient to cover transactions C) Must bring the account to a positive balance at least once every thirty days or less D) There are no legal orders outstanding on the account E) There are no delinquent loans on the account. Whether we pay or return an item, your account will be assessed a \$28 fee (our current standard Non-sufficient Funds fee).

## OUT&ABOUT

### Hero's Haul Fire Truck Pull Benefitting Operation Warm

Back in early October, ten Hiway associates pulled a fire truck 75 feet in the Hero's Haul Fire Truck Pull hosted by Twin Cities Firefighters for Operation Warm. The competition was a fundraiser for Operation Warm, a nonprofit that provides brand new winter coats to local children in need.

In late November, students at six elementary schools in Minneapolis and St. Paul received new coats through Operation Warm. Five Hiway associates joined firefighters and other local businesses to pass coats out to kids at one of the schools, Highwood Hills Elementary.



When a child who has so little gets to pick out a brand new coat in their favorite color, it not only keeps them warm all winter long, it sets off a spark—it acts as **#morethanacoat**





DAVE BODEN  
President/CEO

## PRESIDENT'S CORNER

As I write this, the new year is right around the corner—in fact, you'll be reading this in 2017. At this time of year, we all start thinking about our New Year's resolutions. In many ways, that's what Hiway as an organization is doing this time of year as well. We're working to complete our annual strategic planning and budgeting process, and focused intently on our plans for the next year and beyond. As our member-owners, I would like to give you a brief look ahead.

Our major focus for 2017 can be summarized in these three areas: safety and soundness, growth and market presence, and member experience. Safety and soundness as a financial organization is always at our foundation, and we're continuing to increase and evolve our focus on cyber security and fraud prevention. Continued growth—in terms of members, products and services used—is essential in today's highly-competitive marketplace (and we thank you for always spreading the word about Hiway to your family and friends!). We're broadening our market presence and brand awareness through marketing, business development and extensive community outreach, and we're looking at the potential for a larger branch presence in the Twin Cities.

Delivering an exceptional member experience is the most important of our focus areas. As part of enhancing your digital experience, I am excited to let you know we have already started work on a major project to deliver a new “next-generation” online banking system and great new mobile banking app. The online banking system will feature a modern, mobile friendly design and the functionality to customize your view. And these are just highlights of the improvements that we are planning—stay tuned over the next few months!

We know any kind of change can be challenging, and I would be less than transparent if I didn't acknowledge that a change of this significance may present some potential challenges and an inconvenience. We will work diligently to develop and test the system to minimize technical problems, and provide detailed information to you before and during the transition. Our associates, especially our contact center and member service representatives, will be well informed and available to assist you with any questions that arise.

The online banking upgrade is probably the biggest and most visible change as we look ahead, but know there is a lot more work going on behind the scenes as we focus on your experience with Hiway. We always have a goal of delivering unparalleled service to you, so we will continue to assess and update our processes and procedures to that end. We rely on you to always let us know how we're doing—where we excel and where we need to improve—through our regular survey system and through any direct conversation with us. You are our member-owners and we're here for you!

In that spirit, I would like to thank you for all of your support and participation in the credit union in 2016. In addition, I would like to acknowledge and thank your elected Board of Directors and our Supervisory Committee for all they have done to help direct and oversee the organization. They're a great group of dedicated people, and they represent you well. I would also like to thank our wonderful group of associates—they are the reason we are a StarTribune Best Place to Work in the Twin Cities. They're committed and I have the great personal pleasure of working with them every day.

I hope everyone had a happy holiday season and a great New Year's, and is looking forward to an exciting 2017!

*Dave Boden*



### HELP RAISE MONEY FOR MINNESOTA'S KIDS

JANUARY 9 – FEBRUARY 27

Starting in early January, you can purchase paper hearts for \$1, \$5 or \$10 at any Hiway location to help raise money for the **2017 Chain of Hearts** fundraiser. Proceeds will be donated to Children's Miracle Network, benefitting Gillette Children's Hospital in St. Paul, which helps kids with disabilities and chronic conditions.

## SAVE ON TAX PREPARATION

As a Hiway member, you can save on doing your taxes online through TurboTax®. Watch hiway.org for complete details.



## YOUTH NEWSLETTERS

If your child is a youth club member, check out the newsletter enclosed with their statement.

### Lil' Antlers (ages 0 - 5)

- Popsicle Stick Activity
- What's Happening
- We Love This Book
- Coloring Sheet

### Young Bucks (ages 6 - 12)

- History of Valentine's Day
- Wax Hearts Activity
- What's Happening
- Favorite Recipe

## HOLIDAY HOURS

### Hiway will be closed:

January 16  
Martin Luther King, Jr. Day

February 20  
Presidents' Day

## DEFENSIVE DRIVING

If you're age 55 or better, you may be eligible for a 10%, three-year discount on your personal auto insurance by completing a defensive driving class.

### Two-Day Class

Date: March 28 & 29  
Time: 9:00 a.m. - 1:00 p.m. (each day)  
Cost: \$19/person  
RSVP: by March 17 to ext. 8602

### Refresher Class

Date: March 30  
Time: 9:00 a.m. - 1:00 p.m.  
Cost: \$18/person  
RSVP: by March 17 to ext. 8601

Hiway's classes are taught by the Minnesota Safety Council and are held at our Administration Building — 840 Westminister Street, St. Paul, MN 55130. **Registration is required.** Register at hiway.org or call us and ask for the ext. number listed.

Congratulations to Hiway member Chase G., age 8, from Prior Lake. He was the winner of our Holiday Card Coloring Contest.

Thank you to everyone who sent in a drawing — we had many wonderful entries!

## 2017 BOARD ELECTION & ANNUAL MEETING

The Board of Directors appointed the following members to serve on the Nominating Committee for the 2017 election: Jeff Schwalen (*Chair*), Dan Kahnke, Pam Tschida, Dave Boden and Bill Wagner.

Nominations to the slate of candidates may be made only by the Nominating Committee or by a petition to the Nominating Committee. Petitions must be signed by 1% of Hiway members, with a minimum of 20 and a maximum of 500. If you wish to be placed on the ballot and would like more information about nominating by petition, contact Hiway by February 1, 2017. Paper ballots will be mailed on March 14, 2017.

The Annual Meeting will be held on April 26, 2017 at our Administration Building — 840 Westminister Street, St. Paul, MN 55130. A short business meeting will begin at 5:00 p.m. followed by election results.



## CONTACT US

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### Online

hiway.org

### TDD Users

7-1-1  
800.627.3529 (MN Relay)

### Tellerfone<sup>SM</sup>

651.290.2200  
800.262.4428



Official Credit Union



Yellow Ribbon Company

Call us or visit hiway.org for branch locations & hours. Our Fort Snelling Branch is open on Saturdays.

