

OCTOBER 2017

# INTERCHANGE



## EXPANDING OUR SATURDAY HOURS TO INCLUDE OUR MAIN OFFICE!



**BEGINNING:** JANUARY 2018  
**HOURS:** 9:00 A.M. - 12:00 NOON

We have been offering you Saturday hours at our Fort Snelling Branch for many years, and soon you can visit us on Saturdays at our Main Office as well.

Beginning in January 2018, our Main Office will be open on Saturdays from 9:00 a.m. - 12:00 noon for Teller Services, Member Services and Consumer Loans. (Note: Safe Deposit services will not be available on Saturdays.) The Saturday hours at our Fort Snelling Branch will also slightly change to 9:00 a.m. - 12:00 noon (*the current Saturday hours at our Fort Snelling Branch are 8:00 a.m. - 12:00 noon*). Watch [hiway.org](http://hiway.org) for additional details and exact dates.

We are very excited to offer you additional time that you can stop in and visit us in person at our Main Office. No matter how you choose to interact with us — online, over the phone or in person — we want your banking experience to be convenient and easy.

### IN THIS EDITION

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- Mortgage Loans
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  - Pave the Way
  - Selling Your Life Insurance Policy
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  - International Credit
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## ARE YOU A MINNESOTA WILD FAN?

At Hiway, we believe hockey is part of the fabric of Minnesota — we are the State of Hockey! 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 several years ago, and supports the sport from the youth level to the pros.

As official credit union of the Minnesota Wild, we offer 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](http://hiway.org) or call us to open your Minnesota Wild accounts today!



## IDENTITY THEFT PROTECTION AT NO EXTRA COST TO YOU!

When it comes to protecting your personal information, you can't put a price on peace of mind. Your Hiway Mastercard debit card comes with Mastercard ID Theft Protection™ — at no extra cost — to help detect and resolve Identity Theft.

### ID Theft Alerts™

This service tracks thousands of websites to learn if your personal information is being bought or sold online. Register at [mastercard.us/idtheftprotection](http://mastercard.us/idtheftprotection)

### Expert Resolution Services

If you think your identity has been stolen, specialists are available to help 24/7. Call 1.800.MASTERCARD

### Emergency Wallet Replacement

If you've lost your wallet, experts assist you in quickly cancelling and re-ordering the contents. Call 1.800.MASTERCARD



Mastercard and the Mastercard Brand Mark are registered trademarks and Mastercard ID Theft Protection is a trademark of Mastercard International Incorporated.

## MORTGAGE LOANS FOR EVERY NEED

Purchasing a home is one of the most important decisions you'll ever make, and a mortgage can be one of the biggest financial obligations you'll ever take on. Our team of mortgage experts can provide you with guidance, help you find a mortgage that fits your personal situation and look for opportunities to save you money whenever possible.

**Purchase** a bigger home to accommodate your growing family, a smaller home as an empty nester, a lot or a cabin

**Refinance** to lower the payment, change the term of the loan, improve cash flow or borrow against the equity.

**Use your available equity** to pay for expenses — such as debt consolidation, a major purchase or home improvements

Whether you're a first-time buyer or an experienced homeowner, or somewhere in-between, we'll help you through the entire mortgage process — including providing service on your loan once it's closed.

To apply or learn more, please call us or stop by our main office. You can also visit our Mortgage Center at [hiwaymortgage.com](http://hiwaymortgage.com).



“My wife Julie and I became Hiway members right after graduating college and getting married. We have since worked with Hiway for vehicle, mortgage, construction, consolidation and business loan financing. They even helped us with developing and maintaining a great credit score. I know that when I call Hiway, I will receive the proper knowledge and some of the kindest people who will assist me with accomplishing my goals.”

-James, member since 1989



## YOU'RE ON THE GO. WE GET IT.



### ATM and Branch Locations

Access your money at 54,000 surcharge-free ATMs and 5,000 shared branches.



### Mobile Banking App

- Check account balances and activity
- Pay your bills
- Deposit checks using your phone
- Send money to almost anyone



### Mobile Wallet

Turn your phone into your wallet by using Apple Pay®, Android Pay™ or Samsung Pay™.

## COLORING CONTEST

Hiway is looking for artwork for the cover of our 2017 Holiday Card! Have your kids or grandkids color their best picture about winter or the holidays on an 8.5" x 11" sheet of unlined paper.



### Contest Details:

- One entry per Hiway member age 12 and under
- Include child's name, member #, address and phone number on the back of the artwork
- One winner will be chosen and receive a \$50 deposit to their Savings Account
- Deadline is November 10, 2017

### Drop off artwork at any Hiway location or mail to:

Hiway Federal Credit Union  
Attention: Marketing  
111 Empire Drive  
St. Paul, MN 55103

Entries will be accepted between 10/1/17 and 11/10/17. All entries become the property of Hiway and will not be returned. Child must be a Hiway member to win. Winner will be selected by a panel of judges. 1099 MISC may apply if rewards/income paid in one calendar year exceed \$600. Winner will be notified by mail and announced in the newsletter, with first name and last initial only.

## OUT&ABOUT

Hiway raised funds and collected supplies for those affected by the recent hurricanes. Through associate casual days, we raised \$2,169.04 for CUAid, a disaster relief system run by the National Credit Union Foundation (NCUF). CUAid is activated to provide relief for credit unions and their members impacted by a disaster. We also collected supplies for a "Fill the Truck" initiative,



## CASH BACK SHOPPING

Earn money while you shop with Love to Shop — a fun and easy way for credit union members to earn cash back when you shop online at over 1,500 of your favorite stores. Every time you earn \$15 or more in cash back from your purchases, you'll receive a check with the cash back you earned! Shop using your credit union credit card and save even more money with the great low rates!

Sign up today for free with Love to Shop at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to start getting this exclusive cash back offer.



## HOLIDAY LOAN

If you'll have additional expenses this upcoming holiday season — such as gifts, travel or hosting a party — and need funds to stretch your budget a bit further, Hiway's Holiday Loan can help.

- Borrow up to \$3,000
- Receive holiday rates as low as 5.99% APR\*
- Make no payments for up to 90 days†

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

**Wishing you the best holiday season!**

\*APR is Annual Percentage Rate. Offer valid from 10/15/17 through 1/15/18. 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.

coordinated by CU Companies and their Houston-based partner CU Alliance, which delivered a semi-truck filled with much needed supplies to a donation center in Houston.

Hiway will join other credit unions across Minnesota as part of an orchestrated day to spread kindness in communities on Columbus Day. Hiway associates will pay it forward with our **3rd annual Pave the Way initiative**.

This year, Hiway associates will have four different opportunities to volunteer their time and spread goodwill throughout the community.

1. Prepare and serve dinner at the Ronald McDonald House
2. Prepare and serve lunch, play games and help with resume building at a youth homeless shelter in St. Paul
3. Put together backpacks and hand write notecards which will be distributed to an elementary school in St. Paul, in partnership with the Kids in Need Foundation
4. Create cards which will be distributed to seniors in St. Paul for a variety of occasions, in partnership with the East Side Elders organization



## PRESIDENT'S CORNER

DAVE BODEN  
President/CEO

Providing an exceptional level of service to our members has long been at the heart of our reason for being. Our desire, and need, to provide an outstanding member experience is rooted in Hiway's mission, vision and our promise of value to you. You probably all know our mission and our marketing tag line "With you on the road of life". We know that to truly be there with you, we need to be available for you — when and where you need us — and provide quick, easy and convenient services regardless of how you are interacting with us.

In the past 18 months, we have started a significant internal initiative focused solely on providing you an exceptional member experience. To meet this goal, we need to truly listen to you — our members — and assess everything we hear, from wonderful compliments to harsh criticism and everything in between. Our associates are listening to your comments and concerns and documenting what they hear, and we're tracking and responding to issues in a comprehensive and structured way.

More formally, we have implemented a new survey system designed to survey all members every three years, and many of you more frequently after you've had an interaction with us. This combination gives us a good feel for your general overall perceptions of Hiway, as well as gather more immediate and direct feedback on many specific products, services and interactions. We created a new Director of Member Experience position and put in place a true tracking and "close-the-loop" process to resolve situations with dissatisfied members. We implemented a new state-of-the-art digital banking platform (growing pains of course, but great long-term benefits). We're implementing numerous member-friendly improvements in the mortgage process, and we're just starting a project to move toward a better "one-stop" member service experience when handling credit and debit card inquiries. These projects, and many others, are all focused on enhancing your experience with Hiway and helping us meet and exceed your expectations.

An area where we have struggled to provide an outstanding experience has been our physical branch channel. We have long had a very limited branching model. This has helped us maintain a very competitive overall cost structure — which is good for all members — but has resulted in less than optimal service levels at our Main Office in St. Paul (our "Empire Branch"). As Hiway's membership has grown, branch usage has increased and that sometimes means long lines, longer wait times and a less pleasant experience. We're currently working on a longer-term strategy to address the physical branch issues — more to come on that as we develop plans over time — and we've also been working on changes we can make now.

One change we are excited to announce is that beginning in early January 2018, our Main Office will be open Saturdays. This is one specific area of our branch channel that we have probably lagged when compared to some other financial institutions. As a retail banking organization, all of you — our members — increasingly expect 24x7 access to services through digital/mobile channels, and you also expect to be able to shop and conduct business in person when it is convenient for you. We are making this small but significant change to help provide that convenience, and also address some of the service issues you have raised.

As member-owners, your experience and expectations drive what we do. I'm available at any time to discuss thoughts or questions, and I want to personally thank you all for your membership, your trust and your support.

*Dave Boden*

*Hiway has been honored with the 2017 Dora Maxwell Social Responsibility Community Service Award*

The award is sponsored by the Minnesota Credit Union Network (MnCUN) and the Credit Union National Association (CUNA), and recognizes credit unions for the activities they coordinate that benefit their community or a specific charity.

Hiway was honored for our "Wild About our Community" Casual Days program, which combines our associates' excitement for the Minnesota Wild with our dedication to support organizations and non-profits in the community. The Minnesota Wild is one of Hiway's partners, and we designated home game dates as "Wild About our

Community" Casual Days. For each home game, Hiway's Community Service (Pave the Way) committee chose a different community cause, organization or non-profit to raise funds for. Associates could donate funds and dress casually in return.

Throughout the year, Hiway associates contributed \$6,938, which was distributed to 19 different groups, organizations or non-profits in the community.



## WINTER ADDRESS

If you're headed somewhere warm this winter, be sure to call us with your winter address to avoid return mail fees and ensure timely receipt of your statements.

## YOUTH NEWSLETTERS

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

- Lil' Antlers** (ages 0 – 5)
- We Love This Book
  - Coloring Contest
  - What's Happening
  - Coloring Sheet

- Young Bucks** (ages 6 – 12)
- Get Craftin'
  - Featured Animal
  - What's Happening
  - Yum Recipes

## HOLIDAY HOURS

### Hiway will be closed:

November 10 (all offices)  
November 11 (Fort Snelling Branch)  
Veterans Day

November 23 (all offices)  
November 24 (Dept. of Transportation Branch)  
Thanksgiving Day

December 25  
Christmas Day

January 1  
New Year's Day

January 15  
Martin Luther King, Jr. Day

# INTERNATIONAL CREDIT UNION DAY

OCTOBER 19, 2017

International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. It is a day to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences.

The 2017 ICU Day theme — “Dreams Thrive Here” — illustrates how credit unions and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real.

Stop by one of our locations on ICU Day to enjoy a cookie between 11:00 a.m. – 2:00 p.m.



## 2018 MINNESOTA SCENIC CALENDARS

Our 2018 Minnesota Scenic Calendars will be **available on December 1, 2017**.

You can pick up a calendar at one of our branch locations or request that one be mailed to you. To make your request, visit [hiway.org](http://hiway.org) or call and leave a message at 651.291.1268 or 800.899.5626, ext. 8603.

Please allow 2 – 3 weeks for delivery. One calendar per household. Available while supplies last.



**YOUR IDENTITY IS IMPORTANT TO US.**  
**3,200 lbs. of your personal, private documents were securely shredded** and recycled at our Shred Day in September. Watch [hiway.org](http://hiway.org) and upcoming newsletters for details about our next shred event summer 2018.

## CONTACT US

**Mail**  
111 Empire Drive  
St. Paul, MN 55103

**TDD Users**  
7-1-1  
800.627.3529 (MN Relay)

**Phone**  
651.291.1515  
800.899.5626

**Phone Banking**  
651.290.2200  
800.262.4428

**Online**  
[hiway.org](http://hiway.org)

Call us or visit [hiway.org](http://hiway.org) for branch locations & hours.  
Our Fort Snelling Branch is open on Saturdays.



Official Credit Union



Yellow Ribbon Company