Over the past eight years, Hiway has helped me build a successful transportation business through my business account and loans. Whether I’m seeking help from the tellers, car buying department, loan department people, I am always met with friendliness and professionalism.

-Jason, member since 2005
THERE’S STILL TIME!

The shopping, parties and traveling for the holidays may be in the 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, give us a call or stop in.

SAVE MONEY ON YOUR CREDIT CARD PURCHASES

The biggest time of the year to shop has just passed, but wouldn’t you like a “deal” and to save money on your purchases all year long? You can with Hiway’s suite of Visa® cards.

- Introductory rate on purchases
- No frills/low rate, rewards and cash back options
- Win prizes and get a Hockey Lodge discount with Minnesota Wild Rewards card

Save money on your current credit card balances too! During your holiday spend-a-thon, 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. Our Visa Platinum® card has a low APR and 12-month introductory rate on both balance transfers and purchases.

To learn more or apply, visit hiway.org or call us.

SCHOLARSHIP OPPORTUNITY

Cut the cost of college and apply for a scholarship exclusive to members of Minnesota credit unions!

For the 2018 – 2019 school year, the Minnesota Credit Union Foundation Scholarship Council (FSC) is offering $20,000 in scholarships — two $3,000, two $2,000, and ten $1,000 scholarships — to credit union members throughout Minnesota pursuing post-secondary education.

Those interested in applying need to complete an application form and write an essay (up to 500 words) discussing the following topic: “What is your best-ever consumer experience? Where was it? What made it so great?”

Visit mncun.org/mpage/FSCscholarships for complete details and to apply. The submission deadline is February 1, 2018. Scholarship recipients will be selected and announced in the spring of 2018.

IMPORTANT NOTE: DO NOT use your name or the name of your credit union in your essay. Essays that include your name or the name of your credit union will be automatically disqualified.
CONSUMER PROTECTION

CALLER ID SPOOFING

Scammers are using fake caller ID information to trick you into thinking they’re someone who can be trusted. The practice is called caller ID spoofing, and scammers can fake anyone’s phone number.

Scammers are constantly picking new phone numbers to spoof. Here are a few tips for staying ahead of scammers and their unexpected calls:

• If you get a strange call from a government phone number, hang up. If you want to check it out, visit the official (.gov) website for contact information.
• Don’t give out — or confirm — your personal or financial information to someone who calls.
• Don’t wire money or send money using a reloadable card. In fact, never pay someone who calls out of the blue, even if the name or number on the caller ID looks legit.
• Feeling pressured to act immediately? Hang up. That’s a sure sign of a scam.

If you’ve gotten a call from a scammer, with or without fake caller ID information, report it to the Federal Trade Commission (FTC).

Please Report Scams
If you spot a scam, please report it to FTC online or call them at 877.FTC.HELP (877.382.4357) or TTY 866.653.4261. Your complaint can help protect other people. By filing a complaint, you can help the FTC’s investigators identify the scammers and stop them before they can get someone’s hard-earned money. It really makes a difference.

Want to know more?
Sign up for scam alerts at ftc.gov/subscribe.

Hiway is here to help protect your identity and your money. If a situation feels suspicious, call and tell us about it. We’d be happy to help you!

Source: ftc.gov

OUT&ABOUT

Hiway, Minnesota Hockey, Minnesota Wild and goaltender Devan Dubnyk are partnering to propel youth hockey players towards volunteerism through a new program that will help support kids being treated for complex conditions, rare disorders and traumatic injuries at Gillette Children’s Specialty Healthcare.

Hiway Hockey Kids4Kids encourages youth hockey teams to use their own creative ideas to raise funds for Gillette Children’s. Teams that raise $500 or more will be qualified to win a one-of-a-kind team party in a suite at the Minnesota Wild – Detroit Red Wings game on Sunday, March 4, 2018. The winning team, selected at random, will also be rewarded with an exclusive pregame tour of the Xcel Energy Center, meet members of the Minnesota Wild and receive merchandise from the Wild and Hiway.

Do you have a Minnesota Hockey youth hockey player? Have the team participate! Visit hockeykids4kids.org for full details and to register.

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 and click on Contests & Promotions under the Fan Zone.

Hiway is here to help protect your identity and your money. If a situation feels suspicious, call and tell us about it. We’d be happy to help you!

Source: ftc.gov
It's currently mid-December, and we are experiencing our first really cold weather, we’ve had our first (kind of wimpy) snow and Christmas and New Year’s Day are coming right up. It is the time of year people tend to reflect on the past year, look ahead to next year and start thinking about New Year’s resolutions. In many ways, that’s where we are at Hiway this time of year as well. We’re well along in our annual strategic planning process, and focused intently on our plans for 2018 and beyond. I would like to give all of you — our member-owners — a quick update.

Our major focus for 2018 — really a continuation of our focus in 2017 — can be summarized in three major areas: safety and soundness, member and asset growth and optimal member experience. Safety and soundness is first in this list because it is such a basic necessity. As a financial organization, it is of course always a foundation, and we will continue to maintain and strengthen our focus on cybersecurity, data privacy and fraud prevention.

Member and asset growth, and increased usage of Hiway products and services, is essential in today’s highly-competitive marketplace. Growth is imperative for long-term viability for all financial institutions — including Hiway. We’re continuing to broaden our market presence and brand awareness through marketing, advertising, business partnerships and community outreach.

Above all else, we continue to have a goal of delivering an optimal member experience — at all times, through any channel, in any interaction we have with you. This is our most important primary strategic direction as established by the Board and Management team when we looked at our 3 – 5 year plan this past fall.

We are committed to investing significant time and effort into making sure we provide an outstanding level of service to all of our members and prospective members. To that end, we will assess everything we do, and update our processes and procedures across the organization to ensure we make it as easy as possible to do business with us. In addition, we are already working on additional enhancements to our service, including:

- Adding Saturday hours at our Main Office (Empire location)
- Empowering associates by providing training and tools so they can serve as “one-stop” personal bankers
- Exploring potential branch expansion to aid both service and growth

You can help us greatly in these efforts. We rely on you to always let us know how we’re doing — through our regular surveys and any direct conversation with you. As our member-owners, we are here to serve you and we want you to tell us where we excel and where we need to improve.

As always when we wrap up a successful year at Hiway, I would like to thank you for all of your support and participation in our credit union. I would like to publicly thank your outstanding elected Board of Directors, and our Supervisory Committee, for all they have done this year to provide guidance and direction. They are highly committed to you and they work diligently as volunteers to help make Hiway the outstanding organization it is. I would also especially like to thank our fantastic associates. For the fourth year in a row, we are a Star Tribune Best Place to Work in the Twin Cities, and they continue to go above and beyond every day to serve all of you.

Wishing you all the very best in 2018!
DEOFFENSIVE 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.

**Refresher Class**
Date: March 15, 2018
Time: 9:00 a.m. – 1:00 p.m.
Where: Hiway’s Administration Building
Cost: $18/person
RSVP: by March 2 to ext. 8601

**Two-Day Class**
Date: March 29 & 30, 2018
Time: 9:00 a.m. – 1:00 p.m. (each day)
Where: Hiway’s Administration Building
Cost: $19/person
RSVP: by March 16 to ext. 8602

Hiway’s classes are taught by the Minnesota Safety Council. **Registration is required.** Register at hiway.org or call us and ask for the ext. number listed.

2018 BOARD ELECTION & ANNUAL MEETING

The Board of Directors appointed the following members to serve on the Nominating Committee for the 2018 election: Patrick McGuiness (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, 2018. Paper ballots will be mailed on March 13, 2018.

The Annual Meeting will be held on April 25, 2018 at Hiway’s Administration Building. A short business meeting will begin at 5:00 p.m. followed by election results.

HELP MINNESOTA’S KIDS

**JANUARY 8 — FEBRUARY 28**

Purchase paper hearts for $1, $5 or $10 at any Hiway location to help raise money for the **2018 Chain of Hearts** fundraiser. Proceeds will be donated to Children’s Miracle Network (CMN), benefiting Gillette Children’s Hospital in St. Paul, which helps kids with disabilities and chronic conditions.

MAIN OFFICE
NOW OPEN ON SATURDAYS

We have been offering you Saturday hours at our Fort Snelling Branch for many years, and now you can visit us on Saturdays at our Main Office (111 Empire Dr., St. Paul) as well. Both locations are open on Saturdays from 9:00 a.m. – 12:00 noon.

HOLIDAY HOURS

**Hiway will be closed:**

January 15
Martin Luther King, Jr. Day

February 19
Presidents’ Day

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
- Setting an Allowance
- What’s Happening
- Coloring Sheet

**Young Bucks (ages 6 – 12)**
- Get Craftin’
- Good Spending Habits
- Featured Animal
- What’s Happening
- Yum Recipes

CONTACT US

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

**Phone**
651.291.1515
800.899.5626

**Phone Banking**
651.290.2200
800.262.4428

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

**Online**
hiway.org

Call us or visit hiway.org for branch locations & hours.