

JANUARY 2018

INTERCHANGE



IN THIS EDITION

- TurboTax®
- Love My Credit Union Rewards
- Holiday Loan
- Visa® Credit Cards
- Scholarship Opportunity
- Consumer Protection: Caller ID Spoofing
- Minnesota Wild Youth Starting Lineups
- Out & About: Hockey Kids4Kids
- Women and Wealth
- Youth Newsletters
- Expanded Saturday Hours
- Holiday Hours
- Defensive Driving
- 2018 Board Election
- CMN Chain of Hearts

WANT TO LEARN HOW TO MANAGE YOUR MONEY? YOU'VE COME TO THE RIGHT PLACE.

We're not just a place where you bank — we're a financial partner on a mission to help every one of our members learn about money and how to budget, save and build a strong financial position for the future.

At hiway.org, we have a variety of learning resources to help you master your finances. One example is our Financial Education Center — your one-stop resource for articles and videos on a wide range of financial topics, including:

- Credit Scores
- Budget Basics
- Common Money Beliefs
- Foiling ID Theft
- Intro to Insurance
- Organizing Your Finances
- Stock Market Trends
- Student Loans 101
- And much more!



Visit the Financial Education Center through the “Learn” menu on hiway.org today!

NEW OPTION FOR MORTGAGE PAYMENTS

We are happy to announce a new option for making your mortgage payments in online and mobile banking. This new feature adds functionality that many members have requested in the past. **You can now make regular payments, principal-only payments and payoffs on your home loans** — Mortgages, Home Equity Loans and Home Equity Lines of Credit (HELOC) — by going to Move Money > Mortgage Payment.

With this update, you will no longer use the Transfer Funds page to make payments on your home loans. However, it will still be used to advance money from a HELOC to one of your other Hiway accounts.

“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



As a Hiway member, you can save on doing your taxes online through TurboTax®. You'll get your taxes done right and your biggest possible refund. Watch hiway.org for complete details.



In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit hiway.org to start saving today.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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.



*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.

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.

*APR is Annual Percentage Rate. Qualifications apply.

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.

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!



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.

Source: ftc.gov

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.

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.

HOCKEY Kids4Kids





DAVE BODEN
President/CEO

PRESIDENT'S CORNER

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 StarTribune 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!

Dave Boden



Hiway associates helped **#pavetheway** this past holiday season by helping kids and families in need through Shop with Cops and Operation Warm



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

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

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.

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.



HIWAY'S
ADMINISTRATION
BUILDING
840 Westminster Street
St. Paul, MN 55130

2018 BOARD ELECTION & ANNUAL MEETING

The Board of Directors appointed the following members to serve on the Nominating Committee for the 2018 election: Patrick McGuinness (*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), benefitting Gillette Children's Hospital in St. Paul, which helps kids with disabilities and chronic conditions.

CONTACT US

Mail

111 Empire Drive
St. Paul, MN 55103

Phone

651.291.1515
800.899.5626

Online

hiway.org

TDD Users

7-1-1
800.627.3529 (MN Relay)

Phone Banking

651.290.2200
800.262.4428



Official Credit Union



Yellow Ribbon Company



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



Federally insured by NCUA

Follow us!

