

APRIL 2018

INTERCHANGE



HOCKEY Kids4Kids

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Hiway inspired youth hockey teams throughout the State of Hockey to use the same teamwork so important for success on the ice to help kids off the ice with serious health conditions through an innovative new program that raised nearly \$10,000 for Gillette Children's Specialty Healthcare.

Hiway Hockey Kids4Kids, a collaboration with the Minnesota Wild and Wild goaltender Devan Dubnyk, encouraged youth hockey teams to use their own creative ideas to raise funds for Gillette Children's. Teams that raised \$500 or more qualified to win a team party in a suite at a Minnesota Wild game. The Lakeville South Squirts C team was selected at random as the winners.



Congratulations to the Lakeville South Squirts C team! They were selected at random as the winning team by Gillette Children's patient Joe Carr. Joe doesn't let cerebral palsy prevent him from being a

"Our son, Dane, received physical therapy and occupational therapy services at Gillette Children's for several years when he was younger," said Lakeville South Squirts C team organizers Rick and Cindy Schumacher. "Today, thanks at least in part to Gillette Children's, he's a healthy, active kid who plays multiple sports. He's finishing his second year of hockey and is gearing up for another season on the soccer field."

"Everyone we encountered at Gillette Children's was kind, professional, caring, and exceptional at what they do," the Schumachers' said. "We've seen the difference that Gillette can make, so we're big believers. When we learned about the Hiway Hockey Kids4Kids campaign, an opportunity to raise money for Gillette Children's while giving our kids a chance to win a team

party at a Wild game, it was a no-brainer. Thanks to donations from friends and family, we ended up raising just over \$1,100. Then, when our team was drawn to win a team party in a suite at a Wild game, that made something good just that much better! Hiway Hockey Kids4Kids is a wonderful campaign with the promise of helping so many other kids achieve their dreams. We're thankful to have been a part of it!"

In addition to the team party, the Lakeville South Squirts C team experienced an exclusive pregame tour of the Xcel Energy Center, met members of the Minnesota Wild and received merchandise from the Wild and Hiway.

"Gillette Children's Specialty Healthcare is a wonderful, wonderful organization," said Hiway President/CEO Dave Boden. "We want to thank

all of the kids and teams that helped other kids in our community who may not be able to play the great game of hockey due to serious medical conditions or injuries. Not only did they help an important cause, they experienced the power and joy that comes with giving."

"We are so thankful for the support of Hiway, the Minnesota Wild, Devan Dubnyk and youth hockey players in helping to raise money and awareness for Gillette Children's Specialty Healthcare," said Dennis Jolley, Vice President of Institutional Advancement at Gillette. "Their support on behalf of kids experiencing health challenges will make a real difference right here in Minnesota."

We'd like to extend a **HUGE thank you** to the youth hockey teams that joined our Hockey Kids4Kids program and help raise nearly \$10,000 for Gillette Children's.

- Sibley Girls 10UB
- Chisago Lakes Squirt B2
- Lady Bulldogs U12G
- Lakeville South Squirts C
- Mounds-View Irondale
- JCNSP 6U Mites
- Farmington Squirt C White
- Edina PeeWee B2 Black
- Eden Prairie Bantam C
- Forest Lake Printing Capitals
- Piedmont Panther
- Anoka B-1 Squirts
- Brainerd 10U - Dondelinger Auto
- Proctor Rails PeeWee B

CONSUMER PROTECTION

IRS-IMPERSONATION TELEPHONE SCAMS

A sophisticated phone scam targeting taxpayers, including recent immigrants, has been making the rounds throughout the country. Callers claim to be IRS employees, using fake names and bogus IRS identification badge numbers. They may know a lot about their targets, and they usually alter the caller ID to make it look like the IRS is calling.

Victims are told they owe money to the IRS and it must be paid promptly through a gift card or wire transfer. Victims may be threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting. Victims may be told they have a refund due to try to trick them into sharing private information. If the phone isn't answered, the scammers often leave an "urgent" callback request.

Some thieves have used video relay services (VRS) to try to scam deaf and hard of hearing individuals. Taxpayers are urged not to trust

calls just because they are made through VRS, as interpreters don't screen calls for validity.

Limited English Proficiency victims are often approached in their native language, threatened with deportation, police arrest and license revocation, among other things. IRS urges all taxpayers caution before paying unexpected tax bills.

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!



Note that the IRS doesn't:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail you a bill if you owe any taxes.
- Threaten to bring in local police or other law-

enforcement groups to have you arrested for not paying.

- Demand payment without giving you the opportunity to question or appeal the amount they say you owe.
- Ask for credit or debit card numbers over the phone.

Source: irs.gov

SKIP TRIPS TO AN ATM!

Need to get cash? You can skip extra trips to an ATM by getting cash back at places you already go.

When you use your Hiway Mastercard Debit Card at participating merchants like Target®, Cub Foods®, Walmart®, Home Depot® and many others, select "Debit" and enter your PIN number when you check out. You will then have the option to select if you want cash back.

There is no fee for this service and no limit to the number of times you can get cash back each month.

NEED TO PAY A FRIEND? IT'S NEVER BEEN EASIER.

No need to download a third party cash transfer app — Hiway has the tools you need to make sending money to your friends or family easy!

Log into Hiway's mobile or online banking and click Move Money > Pay a Person (P2P) to send money to anyone via a text using their phone number, or an email with their email address.

Try it out the next time you owe your buddy for lunch or your college kid needs some extra money.

MONEY MADNESS LOAN

With our Money Madness Loan, you can get the cash you need and spend it the way you want. Take a vacation. Make home improvements. Pay off taxes. Consolidate debt.

Borrow up to \$15,000
Rates as low as 6.99% APR*
Maximum 36 month term

*APR is Annual Percentage Rate. Offer valid from 3/15/18 through 5/15/18. Actual rate may vary based on credit history. This offer cannot be applied to refinancing existing Hiway Federal Credit Union loans. Rate, terms and conditions are subject to change without notice. Automatic payments are required. Maximum repayment term is 36 months with monthly payments of \$30.88 per \$1,000 borrowed based on a 6.99% interest rate. Qualifications apply.



LEARN @ HIWAY.ORG

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

At hiway.org, our Financial Education Center is your one-stop resource for articles and videos on 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!



Everyone loves to save, especially on products and services you use every day. That's what Love My Credit

Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844.703.0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Hiway.

*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.

INSPIRE YOUR CHILD TO BEGIN SAVING MONEY

What kind of saver is your child? One who saves happily or has difficulty?

Most people who save money regularly developed the habit early in life. Learning to delay gratification in order to save for long-term goals is a crucial life skill, and Hiway is committed to helping our youngest members develop. That's why we create programs and services designed specifically for young people.

April is National Credit Union Youth Month and the theme this year is "The Science of Saving". Science has proven that if you start with small goals, saving your money can become a regular habit.

If your child doesn't have a Hiway Savings Account yet, stop by or call us and help inspire your child to begin saving now!



Every member under the age of 18 who makes a \$25 deposit during the month of April will be entered for a chance to win a \$75 gift card to the Science Museum!*

*Sweepstakes ends 4/30/18. No purchase necessary. Void where prohibited. 1099 MISC may apply if rewards/income paid in one calendar year exceeds \$600. Official Rules can be obtained at hiway.org/Assets/PDFs/YouthMonthSweeps_0418.pdf. Federally insured by NCUA.

HUNTING FOR A NEW HOME?

When it comes to a purchase as large as a home, it's important to work with a local trustworthy lender that cares about you and your needs. Hiway is here to help you feel at ease with your purchase while providing a line of affordable mortgage options.

We may also be able to help you with the closing process. Combined with a Hiway mortgage or commercial real estate loan, Hiway Title gives you the convenience of one-stop-shopping for all your real estate needs. They are committed to offering you a comfortable closing experience, as well as competitive closing and title fees.



Origination fee reduced to 1/2%*
Get pre-approved with no up front fees
hiwaymortgage.com

*Offer valid on Conforming First Mortgage Loan applications for purchases only between 2/20/2018 and 5/31/2018 and closed within 90 days of application. Our Loan Origination Fee listed on page 2 of the Loan Estimate will be reduced from 3/4% to 1/2% of your loan amount. All other fees will apply including third party fees. Loans subject to credit approval. This offer not valid for home equity loans or refinances. Qualifications apply. Mortgage loans available in the U.S. except for AK, CA, HI, NY or TX.





DAVE BODEN
President/CEO

PRESIDENT'S CORNER

Hiway Federal Credit Union was formed in 1931 as a not-for-profit, member-owned financial cooperative. Since inception, Hiway has focused on serving our members while strengthening their overall financial well-being. Our team is

dedicated to living out the credit union philosophy of “People Helping People” by placing our members’ needs at the heart of our day-to-day business decisions.

In addition, we consider a fundamental part of our mission to serve our broader, local community with the same passion and commitment as we serve our members. It is truly a core value of our organization — thanks to our fantastic associates, and thanks to all of you — our members. Your support of and participation in Hiway enables us to demonstrate these core values in many impactful ways.

Hiway has a long-standing tradition of outreach and support of many important organizations and causes. We have well-earned respect and recognition locally, as well as within the credit union industry across the country, as an organization that truly exists to be an agent of social good — for all we do to serve, support and strengthen our community.



With those words — Serve, Support and Strengthen — it is with great honor I share with you that we have launched Hiway Credit Union Foundation. The Foundation

will enhance our philanthropy and our social mission to be “With You on the Road of Life.” We aim to improve the quality of life within our communities through donations and grants, education, scholarships, in-kind support and volunteerism.

By launching our Foundation as a 501(c)3 non-profit organization, we can expand our giving efforts and include you — our members — more directly. We can accept tax-deductible charitable donations online or at any of our locations. We can also raise funds through events and activities, and involve our partners and other local businesses and organizations in that fundraising.

Throughout the years, we have formed many partnerships focused on social good. As part of a national credit union industry initiative, Children’s Miracle Network (CMN) Hospitals — benefitting Gillette Children’s Specialty Healthcare in St. Paul — has long been the primary organization we have supported. We

have taken that to heart and are honored to support an amazing organization. In fact, from the time this connection was started in 1997, Hiway has raised more than \$500,000 for Gillette. (It’s noteworthy that Hiway has been recognized by the Minnesota Credit Union Network, and by CMN/Gillette, as the leading supporter among all credit unions in Minnesota).

Since announcing the Foundation to our associates, we have already experienced increased fundraising success. For many years, associates have paid to wear jeans on Fridays, and all funds collected have been donated to Gillette. We have now developed Foundation Fridays, which offers associates the opportunity to wear jeans if they donate through payroll deduction. The funds collected from Foundation Fridays continues to benefit Gillette, and contributions from Hiway associates have risen significantly.

Beyond financial contributions, our corporate culture thrives on serving others. We have supported our neighbors through volunteerism since the early 1990s by collecting school supplies, volunteering at the Ronald McDonald House, making and/or delivering meals, making care packages for our troops overseas and many other activities. Each year on Columbus Day, Hiway associates take part in our Pave the Way Day — a daylong volunteer event to build a stronger community. We are also partnered with the City of Saint Paul’s Right Track Program, which offers students employment opportunities through hands-on learning with employers like Hiway.

For me, it is a rewarding and humbling experience to watch our team come together to enhance the lives of others in so many ways, including the creation and launch of our Foundation — thanks greatly to the leadership of Senior Vice President Christine Cordell and a great team of Hiway associates.

Expect to see and hear more about the Foundation and our initiatives. To learn more or to make charitable contribution, visit hiway.org/foundation.

Serve. Support. Strengthen. Building on the heritage of Hiway Federal Credit Union, these are the key elements of the mission of Hiway Credit Union Foundation. As always, I thank you for your membership, and your active participation and support. I hope the creation of our Foundation is another reason for you to be very proud to be a member-owner of Hiway — for our commitment to enhance the financial and overall well-being of the community, and for expanding our community impact even further in the future.

Dave Boden

YOUTH NEWSLETTERS

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

Lil' Antlers (ages 0 - 5)

- It's #CUYouthMonth
- We Love This Game
- What's Happening
- Coloring Sheet

Young Bucks (ages 6 - 12)

- Get Craftin'
- Featured Animal
- What's Happening
- LOL Jokes
- Yum Recipes

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at hiway.org/Assets/PDFs/MSR631PrivacyPolicy.pdf or we will mail you a free copy upon request if you call us at 651.291.1515 or 800.899.5626.

HOLIDAY HOURS

Hiway will be closed:

May 28
Memorial Day

VOTE FOR YOUR BOARD OF DIRECTORS

Vote for your 2018 Board of Directors by 11:59 p.m., CDT, April 10, 2018. You can vote by mail or online. Paper ballots were mailed on March 13, 2018. If you need a replacement ballot, please call us. To vote online, visit hiway.org and click on the 2018 Board Vote news item. Election results will be announced at:

Hiway's 86th Annual Meeting

Date: April 25, 2018
Time: 5:00 p.m.
Where: Administration Building

SHRED DAY

Hiway will have a mobile shredding truck on-site to shred your sensitive papers and personal documents. This is a FREE service!

Date: May 5, 2018
Time: 9:00 a.m. - 12:00 p.m.
Where: Fort Snelling Branch

Please note: we will only be accepting paper and not other items like hard drives, CDs or DVDs. Shredding will be provided on a first come, first serve basis and the event will run for the scheduled time or until the shredding truck is full, whichever comes first.

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: June 19, 2018
Time: 5:00 p.m. - 9:00 p.m.
Where: Administration Building
Cost: \$18/person
RSVP: by June 8 to ext. 8601

Two-Day Class

Date: June 20 & 21, 2018
Time: 5:00 p.m. - 9:00 p.m. (each day)
Where: Administration Building
Cost: \$19/person
RSVP: by June 8 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.



EVENT LOCATIONS:

Administration Building
840 Westminster Street
St. Paul, MN 55130

Fort Snelling Branch
5025 E 54th St.
Minneapolis, MN 55417

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.