

JULY 2018

INTERCHANGE



IN THIS EDITION

- Magic Minute
- Learn with Momentum
- Consumer Protection:
 - Paying with Gift Cards
- Discount Saints Tickets
- Joint Member Access to eDocuments
- Out & About:
 - Summer Cookouts
 - Music in Mears
- Children and Wealth
- Youth Newsletters
- Shred Day
- Defensive Driving

SAVE MONEY. WIN MONEY. Win from \$50 to \$5,000!

Is saving money a challenge for you? Open a WINcentive® Savings for a chance to watch your savings grow and experience the excitement of prize drawings. **WINcentive Savings is now available to both Minnesota and Wisconsin residents.**

Every \$25 increase in your balance earns you one entry (up to 4 entries per month) into cash prize drawings of **\$50, \$100, \$1,000 & \$5,000**. Prize drawings occur monthly, quarterly and annually — so the more you save, the more chances you have to win. Open accounts for your whole family for even more chances!



Contact us for complete terms, conditions and official rules. Qualifications apply. Federally insured by NCUA.



LET US HELP WELCOME YOU HOME

A house isn't just the place where you kick off your shoes at the end of the day — it's your home. It's a place to make memories, raise a family and relax in your retirement years. It's also the biggest purchase you'll ever make, and we're here to help you every step of the way.

Whether you're a first-time buyer or an experienced homeowner, or somewhere in-between, you can count on us to answer any questions you might have and guide you through the entire mortgage process. We can help you:

- term of the loan or improve cash flow
- Borrow up to 100% of your home's available equity and use the funds for any needs — pay off high-interest rate credit cards or loans, finance education expenses or make home improvements

We have competitive mortgage programs & rates (including newly introduced FHA and VA loan programs) and take a personal, expert approach to supporting your needs — including providing service on your loan once it's closed.



- Purchase a bigger home, a lot, a cabin or downsize to a smaller home
- Refinance to lower the payment, change the

To meet our mortgage team and get started with your preapproval, visit hiwaymortgage.com, call us or stop in.

YOU'RE ON THE MOVE. WE'VE GOT YOU.

Visit hiway.org or use our mobile app to find surcharge-free ATMs and branch locations near you!





WIN A MAGICAL SHOPPING SPREE!

You'll be running through a warehouse filled with merchandise, located in one of the most magical cities in the country — Chicago, Illinois — and grabbing all you can. And it won't cost you a dime! The airfare, three days and two nights at the Renaissance Blackstone Hotel, meals, entertainment, and loads of money in merchandise — it's all on us!

To be part of the magic, all you need to do is go to your credit union Rewards website and enter to win, then use your Hiway Visa® Rewards Card three times per week from now until September 9, 2018.* While on the Rewards site, take a preview of the exciting merchandise you could be grabbing in a 60-second warehouse run. Chances are you might be a winner, so take a look and be sure to enter!

*For complete details and the official rules, visit cumagicminute.com.



TAKE CHARGE OF YOUR FINANCIAL EDUCATION WITH MOMENTUM

Hiway is thrilled to introduce a new digital education initiative to power your financial learning called Momentum. Momentum provides you with an engaging learning experience around critical personal finance topics including, building emergency savings, mortgage education, care giving, planning for higher education, retirement planning and much more. There are also 20 budgeting and planning calculators available to help you plan a successful financial journey.

Highlights of the program include:

- A series of 3-5 minute, interactive learning modules on key financial topics.
- A broad selection of budgeting and planning calculators.
- Mobile and tablet enabled so you can learn anytime, anywhere.
- Currently available in English and Spanish.
- Closed Captioning/Transcript options.



To get started, simply visit hiway.org under the Learn section, and select Momentum.

Your financial well-being is important to us and we are committed to providing you with resources to manage your money and share with your loved ones. We can all be financially fit!

CONSUMER PROTECTION

ASKED TO PAY BY GIFT CARD? DON'T.

Has someone asked you to go get a gift card to pay for something? Lots of people have told us they've been asked to pay with gift cards — by a caller claiming to be with the IRS, or tech support, or a so-called family member in need. If you've gotten a call like this, you know that the caller will then demand the gift card numbers and PIN. And, poof, your money is gone.

Scammers are good at convincing people there really is an emergency, so lots of people have made the trip to the Walmart or Target or CVS to buy gift cards to send these callers. And scammers love gift cards — it's one of their favorite ways to get your money. These cards are like giving cash — and nearly untraceable, unless you act almost immediately.

So here's the most to know: anyone who is always, always, always a Try this gift card buying especially when anyone card:

Q: Should I buy an Kroger, Walgreens, Aid or ANY OTHER demands payment?
A: NO.

Hiway is here to help protect your identity and your money. If a situation feels suspicious, call and tell us about it.

You can also sign up for free scam alerts at ftc.gov/scams



important thing for you demands payment by gift card scammer. exercise out at home — asks you to pay with a gift

iTunes, Google Play, Steam, BestBuy, Amazon, CVS, Rite gift card for someone who For any reason?

Gift cards are for gifts, not payments. If you've bought a gift card and lost money to someone who might be a scammer, tell the company who issued the card. (The contact info might be on the card, but might require some research) Call or email iTunes or Amazon or whoever it was. Tell them their card was used in a scam. If you act quickly enough, they might be able to get your money back. But — either way — it's important that they know what happened to you. And then please tell the FTC about your loss. Your report helps us try to shut the scammers down.

JOIN HIWAY FOR A SAINTS GAME

We have tickets available for purchase to the St. Paul Saints game vs. the Wichita Wingnuts on July 25, 2018 at 7:05 p.m. Each ticket is \$25 and includes an infield reserved seat and meal — choice of bratwurst, hot dog or hamburger, potato salad, coleslaw, baked beans, potato chips and beverage — served on The Lawn at CHS Field (\$35 value).

For each ticket purchased, Hiway will donate \$10 to Children's Miracle Network (CMN).

Tickets are limited and available on a first come, first serve basis. To purchase, do one of the following:

1. Visit the Learn section on hiway.org and select Seminars and Events to complete the online registration form
2. Call 651.291.1515 or 800.899.5626, ext. 8597

Tickets will be mailed to you once your order has been processed.



JOINT MEMBER ACCESS TO EDOCUMENTS

Are you an online banking user that uses eDocuments to view your Hiway statements, notices and tax forms? Do you share ownership of one or more personal accounts with a family member? Now the primary owner on a membership can grant access to a joint owner to view eDocuments as well.

To enable eDocument access for a joint owner, the primary owner can log into online banking and send us a secure message, call us or stop by one of our locations. eDocument access is set on a per

membership basis, so please specify which member numbers to enable for joint owner access if you share multiple memberships.

Please note that changes will take up to 24 hours to process and joint owners may not see the new eDocuments right away. Joint owners must have access to online banking before they can see eDocuments on any membership. If a joint owner is removed from a membership, they will automatically be removed from eDocuments access for that membership.

OUT&ABOUT

Each summer, Hiway raises thousands of dollars for Children's Miracle Network (CMN) — benefitting Gillette Children's Specialty Healthcare in St. Paul — and Veterans' programs through [Summer Cookouts](#) at our Main Office and Fort Snelling Branch. For \$5 or less, you can purchase a brat or hot dog meal. Stop by and join us to help support kids, families and Vets!

2018 SUMMER COOKOUT Schedule

11:00 a.m. - 2:00 p.m.

July 6	Main Office
July 20	Main Office
July 27	Fort Snelling Branch
August 3	Main Office
August 17	Main Office
August 24	Fort Snelling Branch
August 31	Main Office



If you like music, we invite you to join us at [Music in Mears](#) in beautiful Mears Park in Lowertown St. Paul. Music in Mears is a free concert series featuring live performances Thursday evenings throughout the summer. 2018 marks

the 15-year anniversary of this event created to use music to unite and help revitalize the growing downtown business and residential community. Visit musicinmears.com to check out the lineup.

WIN VIP TICKETS! As presenting sponsor, we are giving away two sets of two VIP tickets each week. As a Hiway VIP guest, we will provide you with a front-row seat for the entertainment & free food tickets to a food truck at the event. To enter to win or learn more, visit Hiway's Facebook page ([@hiwayfcu](#)).



DAVE BODEN
President/CEO

PRESIDENT'S CORNER

With summer in full swing, it's the season of graduation parties, weddings, home purchases, family vacations and cabin time. As I think about all these occasions, events and activities, it brings to mind Hiway's tagline — "With You on the Road of Life." It's really much more than just a marketing tagline though. It reflects our mission, and our commitment to support you — our members — through all the adventures, curveballs and opportunities that life brings our way.

Hiway has long provided financial guidance, education and resources to our members, from our youngest members to our senior members, and all ages in-between, in a variety of ways and covering many life situations — or "seasons of life". What season of life are you currently in, or planning for?

Watching your child or grandchild graduate? As you attend graduation parties and watch the youth in your life grow, it's important to ensure that they are prepared with the financial knowledge and tools they'll need when heading off to college or beginning their careers. Our Member Services Representatives can assist with money management and budgeting — saving money regularly and properly managing checking accounts and debit cards. Our Consumer Loan Professionals can help explain credit bureau information and credit scores, credit cards, auto loans and student loans.

Purchasing your first or next home? Home buying can be very exciting — and also very stressful. Whether you're a first-timer with little knowledge of the buying process or a current owner that's lived in the same home for 30 years, we can help you feel more at ease. Hiway's Mortgage Experts can provide valuable information on the home buying process, understanding and qualifying for mortgage loans and all the details and components of monthly mortgage payments.

And what about weddings and vacations? Always wonderful occasions, of course, and also great reminders of the importance of good overall financial management, budgeting and saving. Hiway can be a resource to help you implement a good, goal-based savings plan to put a little more cash in your pocket — and your savings account! Hiway also has an incredibly valuable partnership with LSS Financial Counseling. Since 2007, LSS has been providing our members access to confidential professional assistance with debt management and reduction, budgeting and cash management, credit score improvement and advice, identity theft issues, housing counseling and much more. One amazing benefit of being a Hiway member is that you and your family have direct access to the experts at LSS for up to six sessions of financial counseling per year, free and confidential.

Lakeshore cabin time? Maybe a good reminder to always be considering retirement time and coming in to Hiway for a free, no-obligation financial planning session with one of our Five-Star investment advisors. The Investment Services team at Hiway can help with retirement planning, as well as provide wealth management planning and overall family financial planning. They can also help to explain stocks, bonds, mutual funds, real estate investment trusts and other investment vehicles that may be difficult for people just starting to build a portfolio to understand.

For the "seasons of life" above, or any other financial matter that you may come across, feel free to stop by or call us at any time to use our resources — your resources — for help. As a credit union, you know that Hiway is a member-owned financial cooperative, and we're here for you. We are *your* credit union. We will always be with you on the road of life, providing the resources and tools needed to help you take control of your finances and help you reach your goals and dreams.

Dave Boden

BOARD ELECTION RESULTS

Congratulations to Incumbents Kimberly Collins, John Dillingham and Jeff Schwalen who were re-elected to Hiway's Board of Directors.

Your 2018 Board of Directors

Patrick McGuiness, Chair
Sue Mulvihill, Vice-Chair
Jeff Schwalen, Secretary

Kimberly Collins, Director
John Dillingham, Director
Doug Differt, Director

Lori Hodapp, Director
Leonard Leitner, Director
Pam Tschida, Director

COMING SOON

We're in the process of working on enhancements to mobile bill payment. Watch hiway.org for more information.

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
- What's Happening
- Coloring Sheet

Young Bucks (ages 6 - 12)

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

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: September 8, 2018
Time: 9:00 a.m. - 12:00 p.m.
Where: Main Office



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.

DEPOSIT CHECKS IN A SNAP USING OUR MOBILE BANKING APP



It's as simple as taking a photo. Each step in the process is described right on screen. Just click on Make a Deposit to get started.

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: October 2, 2018
Time: 9:00 a.m. - 1:00 p.m.
Where: Administration Building
Cost: \$18/person
RSVP: by September 21 to ext. 8601

Two-Day Class

Date: October 3 & 4, 2018
Time: 9:00 a.m. - 1:00 p.m. (each day)
Where: Administration Building
Cost: \$19/person
RSVP: by September 21 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 Westminister Street
St. Paul, MN 55130

Main Office
111 Empire Drive
St. Paul, MN 55103

HOLIDAY HOURS

Hiway will be closed:

July 4
Independence Day

September 3
Labor Day

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!

