HOCKEY Kids4Kids

CHANCE TO WIN
Minnesota youth & high school hockey teams are invited to participate in Hockey Kids4Kids to benefit Gillette Children’s Specialty Healthcare. Teams are encouraged to use the teamwork and leadership skills they practice on the ice to raise funds for Gillette. Teams that raise $500 or more will be qualified to win a party in a suite at a Minnesota Wild game.

HELP KIDS
Come up with creative ways to raise money with your team to benefit kids being treated at Gillette Children’s Specialty Healthcare.

INFORMATION & REGISTRATION
For more information and to register your team, visit hockeykids4kids.org.

BENEFITTING
Gillette Children’s Specialty Healthcare cares for patients who have some of the most complex, rare and traumatic conditions in pediatric medicine, including cerebral palsy, epilepsy, spina bifida and hydrocephalus.

2019 SCENIC CALENDARS
Our 2019 Minnesota Scenic Calendars will be available on December 1, 2018. 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 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.
IN INTRODUCING HIWAY’S PIG-E APP
A NEW WAY TO HELP KIDS PIG OUT ON SAVING MONEY!

Smart financial skills are vital for kids to learn as they grow. To help introduce your kids to valuable money skills in a way that speaks to today’s mobile savvy youth, we are excited to introduce our Pig-e app.

Hiway’s Pig-e app teaches children ages 2 – 12 good saving and spending habits, encourages giving to others and provides math skills practice through fun and interactive games, guided by a cheerful pig named Piggums. Kids set and track spending, saving and giving goals, and the money is tracked virtually. (Pig-e does not link directly to accounts at Hiway or other financial institutions. No real money changes hands with the app.)

Hiway Pig-e is available for both Apple® and Android™ devices. Simply search for ‘Hiway Pig-e’ to find and download it. Have the youth in your life give it a try today!

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 6.99% APR*
- Make no payments for up to 90 days†

Applying is easy — visit hiway.org, give us a call or stop in. Wishing you the best holiday season!

NEW MORTGAGE OPTIONS

Home Ownership for Military Members
We offer VA mortgage loans to help servicemembers, Veterans and eligible surviving spouses become homeowners. Whether you want to buy, build, repair, retain, or adapt a home — we can help.

- 100% financing
- Significantly lower fees
- No mortgage insurance

Home Solar Loans
We are proud to announce a partnership with CU Green™ to provide members with financing options for rooftop solar panel installation. Solar panels can be useful anywhere the sun shines and are an eco-friendly, low maintenance way to produce energy and save you money. Visit cu-green.org to learn more and see if solar might be for you.
OUT & ABOUT

On October 8, 2018, 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 4th 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. **Sort and pack food at Second Harvest Heartland**, which works to fight hunger by picking up food donations and delivering them to local food shelves, soup kitchens, homeless shelters, senior community centers and children's feeding programs.

2. **Prepare and serve a meal at Ronald McDonald House**, which provides a home-away-from-home to keep families together while a child is being treated for a serious illness at a local children's hospital.

3. **Prepare and serve a meal at Fisher House**, which provides free, temporary housing to families of servicemembers and Veterans needing medical care at the Minneapolis VA.

4. **Make sandwiches for Love One Another**, a non-profit organization that serves the homeless, poor and disadvantaged families in the Twin Cities every night by providing food, clothing, personal care items and on-the-street care and support.

On Columbus Day in 2017, 37 Minnesota credit unions and partners dedicated 12,224 volunteer hours in 80 Minnesota communities, with an estimated impact on more than 33,574 people.

SCHOLARSHIP OPPORTUNITY

For the 2019 – 2020 school year, the Minnesota Credit Union Foundation Scholarship Council (FSC) is offering $12,000 in scholarships — two $2,000 and eight $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: “Community service is an integral part of credit unions. Share an experience when you contributed your time and/or talents in the community. What did you learn from that experience?”

Visit mncun.org/mpage/FSCscholarships to apply and for complete details, including eligibility.

The submission deadline is November 30, 2018. Scholarship recipients will be selected and announced in the spring of 2019. IMPORTANT NOTE: For judging purposes, 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.

MOBILE DEPOSIT

Mobile Banking allows you to deposit checks into your account(s) in a snap using the Hiway Mobile apps for iPhone® and Android™ devices. After logging into the Hiway Mobile app, simply click on Make a Deposit to get started.

**Exciting Enhancement**

Recently, we announced that you are now able to choose the membership and account you would like to deposit into if you have multiple Hiway memberships.

**Endorsement Reminder**

The back of your check should include the following:

- Signature of all payees
- Member Number
- Mobile Deposit to Hiway on (mm/dd/yyyy)

Please retain your original check for 90 days in a secure location and then shred it.
We are heading into the time of year when we will begin our annual strategic planning and budgeting process for 2019. As we look forward and plan for next year and beyond, it’s natural to reflect on the past year and what worked well for Hiway. I believe the measure of Hiway’s success is much more than the bottom line and how we performed as a financial institution. In many ways, our success is more about the service we provide to our members, the satisfaction of our associates and how well we serve our broader, local community with the same passion and commitment as we serve our members. It’s these measures of success that define who we are.

I am very pleased that Hiway was recognized as a Star Tribune Top Workplace for the fifth year in a row. Our associates are our most important asset. We work hard to develop a work culture where everyone enjoys coming to work, where work and life balance is actively promoted, where people are encouraged to participate, strive and grow and where we all can have fun and do what we love best. When our associates are engaged, they are driven to help our members and better serve our community.

I am also proud that we were recognized with two awards for our efforts to benefit the community and demonstrating our commitment to serve our youth members. We introduced the Hockey Kids4Kids program during last year’s hockey season with two goals in mind — to encourage youth hockey players to think beyond themselves to help other kids with serious, complex conditions and to raise funds for Gillette Children’s Specialty Healthcare. Hiway has a 21-year history of supporting Gillette, and we look forward to continuing to support them in any way we can. For our efforts, we were honored with the Dora Maxwell Social Responsibility Community Service Award. Our partnerships with the Minnesota Wild, Minnesota Hockey and Gillette Children’s helped to make the first year of the program such a success. The second year of the program will be kicking off this month.

We also were honored with the Louise Herring Philosophy-in-Action Member Service Award for our Student Savings Account. We believe outreach to youth members, and youth in our broader community, is essential. Our goal in developing the account was to offer a safe place for students to save their money while teaching them the fundamental financial skills they’ll need to become fiscally responsible adults. As financial literacy is lacking in the general population, kids and adults alike, we want to do all that we can to change this and extend our financial guidance to families to help them improve their overall financial well-being.

I am proud of Hiway’s presence in our community, and I’m proud of our great group of associates for all they do every day to serve. As a credit union we’re not just a “company” — we’re an organization created by and for our members, and I hope you are proud to be part of the Hiway family as well.

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HIWAY WINS TWO AWARDS

**2018 DORA MAXWELL SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD**

**2018 LOUISE HERRING PHILOSOPHY-IN-ACTION MEMBER SERVICE AWARD**

The state-wide awards are sponsored by the Minnesota Credit Union Network (MnCUN) and the Credit Union National Association (CUNA). Hiway won in the more than $1 billion asset category.

The Dora Maxwell award recognizes credit unions for the activities they coordinate that benefit their community or a specific charity. Hiway was honored for our Hockey Kids4Kids program (see details of program on front page). Many youth hockey teams from across the state got involved in the program and raised nearly $10,000 for Gillette Children’s in its inaugural year.

The Louise Herring award recognizes credit unions that demonstrate in an extraordinary way the practical application of the movement’s principles in serving their members. Hiway was honored with the Member Service Award for their Student Savings Account, which was created for High School Students between the ages 15 – 17 without the need of an adult signer on the account. The account offers direct deposit, mobile banking and an ATM card. The development of the account came out of a need discovered when Hiway introduced four High School branches in Saint Paul Public Schools and learned many parents of the students are unbanked or struggle with finances. The Student Savings Account allows high school students to learn about finance, credit unions, saving and preparing for financial success prior to adulthood.

Hiway’s winning entries will advance to the national competition, where they will compete with financial education projects from credit unions in other states.
INTERNATIONAL CREDIT UNION DAY  
OCTOBER 18, 2018

Join your global credit union family on October 18 as we celebrate the 70th anniversary of International Credit Union (ICU) Day!

ICU Day has been celebrated on the third Thursday of October since 1948. This year, we’re celebrating the platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. It’s about people helping people.

2019 MEDICARE CHANGES

If you are one of the over 300,000+ Minnesotans in the 66 counties impacted by the closing of the Medicare Cost plans — we can help. Hiway and its preferred partner, MN Health Insurance Network (MNHI), will be offering educational seminars and in-person consultations to assist our members. MNHI represents most of the MN Medicare insurance carriers. MNHI can assist you in comparing plan designs and identifying the options that fit your needs. Two ways to get help:

One-on-One Meeting or Phone Consultation
Contact: Jared Deutsch  
Phone: 952.465.0074  
Email: jdeutsch@mnhi.net

Educational Seminars
Date: October 24, 2018  
Time: 12:30 p.m. – 1:30 p.m.

Date: November 15, 2018  
Time: 11:00 a.m. – 12:00 p.m.

Where: Hiway’s Administration Building  
840 Westminster Street  
St. Paul, MN 55130

RSVP: Online at hiway.org — click on Learn, then Seminars & Events  
Call 651.265.6100

HOLIDAY HOURS

Hiway will be closed:

Veterans Day  
November 12

Thanksgiving Day  
November 22 (all offices)  
November 23 (Dept. of Transportation Branch)

Christmas Day  
December 25

New Year’s Day  
January 1

Martin Luther King, Jr. Day  
January 21

YOUTH NEWSLETTERS

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

Lil’ Antlers (ages 0 – 5)  
– Pig-e App  
– Get Creative  
– What’s Happening  
– Coloring Sheet

Young Bucks (ages 6 – 12)  
– Pig-e App  
– Get Crafin’  
– Featured Animal  
– What’s Happening  
– LOL Jokes  
– Yum Recipes

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

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