



“Welcome to our new newsletter format! We've condensed our printed version as part of our efforts to be a green company. Look for more email communications from us, including messages from me.

I hope you had a wonderful holiday season and a Happy New Year. All of us at Hiway are looking forward to helping you with your financial needs in 2019!”

Dave Boden, President/CEO



JANUARY 2019

# Interchange

## GROW YOUR MONEY SAFELY, STEADILY

### MONEY MARKET ACCOUNTS

Our Money Market Accounts feature a competitive tiered rate structure — the more you save, the more you'll earn. You could earn higher dividends than a regular savings account. Plus, with unlimited deposits and up to three free withdrawals per month (\$500 minimum), you'll have access to your funds anytime.

ENJOY PEACE OF MIND  
With a Hiway Money Market or Certificate Account, your savings are insured up to \$250,000 by the National Credit Union Administration (NCUA)

### CERTIFICATE ACCOUNTS

If you've got at least \$500, Hiway certificates can be a great way to earn even higher dividends than with regular savings accounts. We have highly competitive rates and offer many terms to fit your savings needs, from three to 60 months. Certificates are also available as an IRA in terms from 12 to 60 months.

[View our current rates at hiway.org!](http://hiway.org)

## 2019 BOARD ELECTION & ANNUAL MEETING

### BOARD ELECTION

The Board of Directors appointed the following members to serve on the Nominating Committee for the 2019 election: Doug Differt (*chair*), Dave Boden, Patrick McGuinness, Kim Collins and Dan Kahnke.

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, 2019.

There are three open positions for the 2019 election, and the Nominating Committee has nominated the three incumbents to the right for the slate of candidates.

If the number of nominees equals the number of open positions, the election may not be conducted by ballot and in that case there will be no nominations from the floor. Election instructions will be announced in March.

### ANNUAL MEETING

The Annual Meeting will be held on April 24, 2019 at Hiway's Administration Building. A short business meeting will begin at 5:00 p.m. followed by election results.

#### Doug Differt

Hiway member for 53 years  
President, Differt Consulting, LLC;  
Retired Vice President of Engineering,  
URS Corporation; Retired Deputy  
Commissioner and Chief Engineer,  
MnDOT

#### Lori Hodapp

Hiway member for 35 years  
Retired Trooper and Director of Training  
and Development, Minnesota State  
Patrol

#### Pam Tschida

Hiway member for 51 years  
Retired Chief Financial Officer and  
Division Director, MnDOT

With You on the Road of Life

# Out & About

## Toys for Tots



This past holiday season, Hiway members generously gave \$671 in cash donations at our teller line for Toys for Tots. Our Foundation matched with \$500, making our total cash donation more than \$1,170. We also collected 210 toys! Thank you to everyone who donated to help make Christmas a little brighter for less fortunate children.

Visit Us at the Show!

ST. PAUL  
**HOME**  
+LANDSCAPE  
**SHOW**

PRESENTED BY

**HIWAY**  
FEDERAL CREDIT UNION

**FEB. 15-17**

SAINT PAUL  
RIVERCENTRE

## SAVE MONEY ON YOUR CREDIT CARD PURCHASES & BALANCES

### 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



### BALANCES

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.

**We also have a limited time balance transfer promotion coming soon on our Rewards and Visa Signature® cards – watch [hiway.org](http://hiway.org) for more information!**

\*APR is Annual Percentage Rate. Qualifications apply.

## BUY • REFI • BUILD USE EQUITY

Whether you're a first-time buyer or an experienced homeowner, or somewhere in-between, you can count on us to help you with your purchase, refinance or equity loan.



Competitive mortgage  
**programs & rates**



Home Equity Loans to  
**100% loan-to-value**



Mortgage loans  
**serviced by Hiway**

We take a personal, expert approach to your individual home loan needs and will guide you through the entire process. Contact us to meet our mortgage team and get started!

**[hiwaymortgage.com](http://hiwaymortgage.com) • 651.259.6400**

## Contact Us

651.291.1515  
800.899.5626  
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