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Hopefully we are experiencing spring-like weather as you read this. Winter was not kind to us and we could use some warm air and sunshine.
As we head into Minnesota's best season, you may be heading into a new season in your life. Moving to a new home. Sprucing up your current home. Welcoming a new baby. Retiring. Whatever is ahead for you, remember to keep Hiway in mind for your financial needs. We're here to help.
 ”

Dave Boden, President/CEO



APRIL 2019

Interchange

UPCOMING EVENTS

HOME BUYING SEMINARS

April 23, 2019 6:00 p.m. – 8:00 p.m.

April 27, 2019 10:00 a.m. – 12:00 noon
 Home Expo featuring: Realtor, Lender, Appraiser, Inspector, Stager and Credit Repair Specialist

May 16, 2019 6:00 p.m. – 8:00 p.m.

May 18, 2019 10:00 a.m. – 12:00 noon

Registration is required — visit hiway.org/seminars or call us. Seminars are held at our Administration Building.

SHRED DAY

May 11, 2019
 9:00 a.m. – 12:00 p.m.
 Fort Snelling Branch

DEFENSIVE DRIVING

Refresher Class
 July 9, 2019
 5:00 p.m. – 9:00 p.m.
 \$18/person

Two-Day Class
 July 10 & 11, 2019
 5:00 p.m. – 9:00 p.m. (each day)
 \$19/person

Registration is required — visit hiway.org/seminars or call us. Classes are held at our Administration Building.

Visit hiway.org/seminars for complete details

2019 BOARD ELECTION & ANNUAL MEETING

BOARD ELECTION

As previously announced in January, Hiway has three open positions for the 2019 Board of Directors Election. Nominations to the slate of candidates are made by the Nominating Committee or by a petition to the Nominating Committee. The Nominating Committee has selected Doug Differt, Lori Hodapp and Pam Tschida, all incumbents, for the slate of candidates. No petitions were received for this year's election.

With three candidates for three available positions, Hiway will not conduct an election by ballot for 2019. Per Hiway's Bylaws, if the number of nominees equals the number of open positions, the election will not be conducted by ballot and there will be no nominations from the floor.

To view our 2019 Board of Directors, including our new Associate Board Member appointed through our recently implemented Associate Board Member program, visit hiway.org and click About Hiway.

Hiway's Board is always interested in identifying good candidates to serve on our Board with the new Associate Board Member program. If you have interest in being considered by our Nominating Committee as a Board candidate or Associate Board Member, please contact us at BoardofDirectors@hiway.org.

ANNUAL MEETING

We invite you to join us at our Annual Meeting on April 24, 2019 at Hiway's Administration Building. A short business meeting will begin at 5:00 p.m.

Market-leading rate!
3.00% APY*
Certificate
30 MONTH TERM
Special

With a minimum of \$500, you could be earning higher dividends today!

*APY is Annual Percentage Yield. Rates subject to change. Federally insured by NCUA.

With You on the Road of Life

Out & About

HOCKEY Kids4Kids



Congratulations to the Grand Prize winners Osseo Maple Grove Squirt C White! Visit hockeykids4kids.org to see all participating teams.

Twenty-nine youth hockey teams throughout Minnesota used the same teamwork so important for success on the ice to raise more than \$31,000 for kids with serious health conditions being treated by Gillette Children's Specialty Healthcare in Saint Paul.

Hiway Hockey Kids4Kids, an award-winning collaboration with the Minnesota Wild, Wild goaltender Devan Dubnyk and Minnesota Hockey, 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 one-of-a-kind team party in a suite at the Minnesota Wild - St. Louis Blues game on February 24. The Osseo Maple Grove Squirt C White team was selected at random from all eligible teams to receive the party, a behind-

the-scenes tour of the Xcel Energy Center, a meet-and-greet with Dubnyk and other Wild players and gifts from the Wild and Hiway.

Every player from a team that raised at least \$500 received a custom Minnesota Wild - Hockey Kids4Kids cap and all participating teams are invited to private skating parties at the Xcel Energy Center compliments of Hiway.

Cambridge-Isanti Hockey Association (CIHA) Bantams was the top fundraising team. Their efforts raised \$4,055. The Minnesota Wild Foundation provided \$2,500 in matching funds to the first two teams to raise that amount, East Grand Forks 12U Girls and Hastings Raiders 12B.

Hiway Hockey Kids4Kids ran from October 1, 2018 through February 10, 2019 and was open only to youth hockey teams in Minnesota certified by Minnesota Hockey, the governing body of youth hockey in Minnesota, and/or the Minnesota State High School League.

OPEN A NEW FREE CHECKING ACCOUNT & GET A \$250 BONUS*

EXIT the FEEway. Take the Hiway!

Say no to big bank fees and open a free checking that provides you all the features and conveniences you've come to expect:

- No minimum balance requirements or monthly service fees
- Free debit card and first box of checks
- 12 free ATM transactions each month
- Access to your Hiway accounts through an extensive network of surcharge-free ATMs throughout the U.S. and Shared Branches nationwide
- Free overdraft protection


*Offer valid 3/4/19 - 4/30/19 to persons with no prior checking relationship with Hiway in the last six months. To qualify for \$250 offer, account holder must set up a Direct Deposit (\$500 minimum) and make a total of 6 debit card transactions within 30 calendar days from the date the account was opened. After the account has been open for 45 days, allow up to an additional 7 days for \$250 to be deposited to your Savings Account. Account must remain open for six months. If all requirements of the offer are not met, Hiway reserves the right to reclaim the \$250. 1099 MISC may apply if rewards/income paid in one calendar year exceed \$600. Insured by NCUA.

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.

WE'VE GONE MONEY MAD

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

 Borrow up to **\$15,000**

 Rates as low as **7.99% APR***

 Maximum **36 month term**

*APR is Annual Percentage Rate. Offer valid from 3/15/19 through 5/15/19. 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 \$31.34 per \$1,000 borrowed based on a 7.99% interest rate. Qualifications apply.

Contact Us

651.291.1515
800.899.5626
hiway.org



HOLIDAY HOURS

Memorial Day
May 27 - closed

Independence Day
July 4 - closed