

HIWAY[®]

FEDERAL CREDIT UNION

“Happy New Year! As always when we wrap up a successful year at Hiway, I have many thanks to give.

To all of you – our member-owners – for your support and participation in our credit union. To our volunteer Board of Directors and Supervisory Committee for all they do to provide guidance and direction. To our fantastic associates – they continue to go above and beyond every day to serve you.”

Wishing you all the very best in 2020!

Dave Boden, President/CEO

JANUARY 2020

Interchange

DEFENSIVE DRIVING

Refresher Class

April 1, 2020
9:00 a.m. – 1:00 p.m.
\$18/person

Two-Day Class

April 2 & 3, 2020
9:00 a.m. – 1:00 p.m. (each day)
\$19/person

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



As a Hiway member, you can save on doing your taxes online through TurboTax[®]. Watch hiway.org for complete details.

MAKE A PAYMENT

Need to make a loan payment? We offer a variety of quick, secure options. Transfer funds from your Hiway checking or savings account, or transfer from another financial institution using your routing & account number — even a debit card. You can choose the loan payment option that works best for you! To get started, visit hiway.org and click Manage, then Make a Payment.

2020 BOARD ELECTION & ANNUAL MEETING

BOARD ELECTION

The Board of Directors appointed the following members to serve on the Nominating Committee for the 2020 election: Kim Collins (*chair*), Doug Differt, Lori Hodapp, Sophia Xiong-Yang, Dan Kahnke and Dave Boden.

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, 2020.

There are three open positions for the 2020 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

We invite you to join us at our Annual Meeting on April 29, 2020 at Hiway's Administration Building. A short business meeting will begin at 5:00 p.m.

Patrick McGuiness

Hiway member for 37 years
Attorney – Zlimen & McGuiness

Sue Mulvihill

Hiway member for 36 years
Retired Deputy Commissioner/Chief Engineer – MnDOT

Len Leitner

Hiway member for 52 years
Retired Senior Engineering Specialist – MnDOT

With You on the Road of Life

Out & About



This past holiday season, Hiway was co-sponsor of KARE 11's Toys for Tots drive. We collected over \$600 in cash donations at our teller line and our Foundation contributed \$1,500, making our total cash donation more than \$2,100. We also collected approximately 1,000 toys.

Thank you to everyone who donated to help make Christmas a little brighter for less fortunate children!

FINANCIAL PLANNING & WEALTH MANAGEMENT

Whether you are financially savvy or are just starting to build your portfolio, personal financial matters can be daunting. We can help with our full array of financial planning and wealth management services. Our team is equipped with over 90 years of combined experience to guide you at any stage of life. We want to learn about your personal situation, identify your dreams and goals, and gain an understanding of where you are now and where you want to be in the future.

To meet our team and learn more about our services, visit hiway.org/investments.

HI-YIELD CHECKING

FEAST YOUR EYES ON
THESE DIGITS

2.22%
APY*
UP TO \$25,000

GOOD QUALITIES:

No monthly fees
12 free ATM transactions/month
Access to an extensive network of fee-free ATMs

LOW MAINTENANCE:

\$1,000 minimum balance
15+ transactions/month (debit or credit)
Enroll in eDocuments

That's one *good-looking* checking account. Open yours today!

APY is Annual Percentage Yield. To qualify for the Hi Yield Checking, you must meet the following requirements between the first and 27th of each month: 1) Maintain a minimum end-of-day balance of \$1,000 (waived the month of account opening); 2) Complete 15 Hiway debit or credit card purchases (must post to your account); and 3) Maintain enrollment in eDocuments. If requirements are met, the APY will vary based on the account balance. The rate paid on balances up to \$25,000 will be 2.22% APY and the rate paid on balances \$25,001 and over will be 0.10% APY, resulting in a blended APY. Accounts closed before calendar month end will not qualify for the higher rate. Primary account holder must be 18 years of age or older. Not available for business accounts. Rates subject to change. *Activity between 28th and end of the month will not be counted toward qualifications. Federally insured by NCUA.

HIWAY CARDS APP

MORE CONVENIENCE.
MORE SECURITY.

It's easy to manage your Hiway credit and debit cards with our user-friendly Hiway Cards App! You'll love the popular features, added security and superior functionality!

- View recent and pending transactions
- Create alerts
- Report a card lost or stolen
- Lock/unlock a card
- Set travel notifications
- Submit transaction disputes
- Make a payment to your credit card



Download today from the App Store or Google Play!

Contact Us

651.291.1515
800.899.5626
hiway.org



HOLIDAY HOURS

Martin Luther King, Jr. Day
January 20 — closed

Presidents' Day
February 17 — closed