



“ April is National Financial Literacy Month and National Credit Union Youth Month. It's a great time to highlight the importance of financial education and our commitment to help every one of our members learn about money and improve their overall financial well-being.

I encourage you, and your children and grandchildren, to visit [hiway.org/learn](http://hiway.org/learn). We have a variety of financial education resources for all ages, including our interactive financial learning platform Momentum and Pig-e App for children.”

Dave Boden, President/CEO

APRIL 2020

# Interchange

## 2020 BOARD ELECTION & ANNUAL MEETING

### BOARD ELECTION

As previously announced in January, Hiway has three open positions for the 2020 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 Patrick McGuiness, Sue Mulvihill, and Len Leitner, 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 2020. 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 2020 Board of Directors, visit [hiway.org](http://hiway.org) and click About Hiway.

Hiway's Board is always interested in identifying good candidates to serve on our Board through the 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](mailto:BoardofDirectors@hiway.org).

### 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.

Annual Meeting subject to change due to COVID-19.

## UPCOMING EVENTS

### SHRED DAY

May 9, 2020  
9:00 a.m. – 12:00 p.m.  
Fort Snelling Branch

### DEFENSIVE DRIVING

#### Refresher Class

July 28, 2020  
5:00 p.m. – 9:00 p.m.  
\$18/person

#### Two-Day Class

July 29 & 30, 2020  
5:00 p.m. – 9:00 p.m. (each day)  
\$19/person

Registration is required — visit [hiway.org/seminars](http://hiway.org/seminars) or call us. Classes are held at our Administration Building.

Events subject to change due to COVID-19.

Visit [hiway.org/events](http://hiway.org/events)  
for complete details

## NEED HELP BUYING OR SELLING A HOME?

We've partnered with Servion Realty to provide our members with on-site access to Realtors® at our Main Office. Contact us for more information and office hours.

## CURRENT MARKET VOLATILITY

During periods of market volatility, we recognize it can be unsettling and challenging to determine what action to take — if any. While investors can't control the ups and downs in the economy, it's more important than ever to focus on what you can control. Our experts are available to help you, in person or over the phone, navigate what financial decisions might make the most sense for your personal situation.

To meet our team, visit [hiway.org/investments](http://hiway.org/investments)

With You on the Road of Life

# HOCKEY Kids4Kids

Twenty-three youth hockey teams throughout Minnesota used the same teamwork so important for success on the ice to **raise \$24,608** 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.



**Congratulations to Grand Prize Winners  
Blaine Bantam B2!**

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 23. The Blaine Bantam B2 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 a visit from Nordy.

Thank you to all the teams that participated to make this another successful year of the program! Visit [hockeykids4kids.org](http://hockeykids4kids.org) to see the complete list. This is the third year of the program, which has raised a total of more than \$75,000 for Gillette Children's.

Hiway Hockey Kids4Kids ran from October 1, 2019 through February 10, 2020 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.

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

The Minnesota Wild Foundation provided \$2,500 in matching funds to the first two teams to raise that amount. Top fundraising teams were Roseville Bantam B1 (raised \$5,427) and grand prize winners Blaine Bantam B2 (raised \$5,181).

## BE AWARE: CALL AND TEXT SPOOFING FRAUD

Hiway occasionally receives reports of spoofed calls originating from our local number 651.291.1515, our toll-free number 800.899.5626 and others. The caller claims to be someone from Hiway Federal Credit Union and asks for information such as Social Security number, online banking username and password or debit/credit card numbers or PIN.

Call Spoofing is when a caller fakes the Caller ID details that appear on your phone, making the call appear like it is from a different number. Scammers use this technique to trick their victims into revealing personal information which they can then utilize to commit fraud. In addition to call spoofing, you may also receive text messages that claim to be from a Hiway representative.

Helpful tips to protect yourself:

- Never provide your Online Banking password, Online Banking Secure Access Code or debit/credit card PIN to a caller
- We will never ask you for detailed account numbers or online banking credentials during an unsolicited call or through a text message
- We may reach out to you with a special offer, but will never ask you to provide any of the above information
- If you receive a call from someone claiming to be from Hiway and are suspicious of the nature of the call, PLEASE HANG UP AND CALL US BACK at 651.291.1515 or 800.899.5626.

**Remember, we're here to help.** If you suspect you may be the victim of fraud, or if you have any questions, please don't hesitate to contact us.

## 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](http://hiway.org/Assets/PDFs/MSR631PrivacyPolicy.pdf) or we will mail you a free copy upon request if you call us.

## Contact Us

651.291.1515  
800.899.5626  
[hiway.org](http://hiway.org)



HOLIDAY HOURS

Memorial Day  
May 25 – closed

Independence Day  
July 4 – closed