



“It’s been a very challenging spring, for so many reasons. I’m heartened to see our community come together to have the tough conversations around racial injustices and inequities, and begin the process of healing. I can’t say enough about the patience and flexibility of our members during the past several months, and the hard work of our associates to serve you while being diligent in keeping everyone safe. At Hiway, we continue to move slowly into more “normal” operations, and we are grateful for your loyalty.”

Dave Boden, President/CEO

JULY 2020

# Interchange

## MANAGE YOUR ACCOUNTS DIGITALLY

We know there are times when you'd prefer to call and speak with a Hiway Representative to get help with your accounts, and we're available 24/7. We also encourage you to check out all of the convenient features available through Online and Mobile Banking, giving you control to do most of your banking digitally!

- View all of your Hiway accounts with a single login
- Transfer money (Internal, External or Pay-a-Person)
- Deposit a check using the camera on your phone
- Receive account alerts by email, phone and text message
- View your statements, notices and tax forms
- Pay your bills
- And more!

### Sign up is easy

We encourage you to sign up and try out our Online or Mobile Banking. You can enroll from your desktop computer or from your phone by downloading our Mobile Banking App from the App Store or Google Play.

For first time users we have video tutorials available to walk through the process of Enrolling in Online Banking, Managing the Home page, Setting Account Display Preferences and more.

### Need help?

You'll find links under the Help & Information tab in the main menu to Chat with Us, Contact Us or view our Online Banking Guides, making it easy to find the information you need.

## UPCOMING EVENTS

### SHRED DAY

September 12, 2020  
9:00 a.m. – 12:00 p.m.  
Main Office

### DEFENSIVE DRIVING

#### Refresher Class

October 6, 2020  
9:00 a.m. – 1:00 p.m.  
\$18/person

#### Two-Day Class

October 7 & 8 2020  
9:00 a.m. – 1:00 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

## HIWAY IS A TOP WORKPLACE

We're proud to share that Hiway was named one of the Top Workplaces in Minnesota by the StarTribune for the **7th consecutive year!**



Top Workplaces recognizes the most progressive companies in Minnesota based on employee opinions measuring engagement, organizational health and satisfaction.

## HIWAY'S CORE VALUES

Our values are the framework for how we treat each other and our members, and for how we approach our work each day.



With You on the Road of Life

To honor the memory of George Floyd, and to do what we can to help in the healing process, our newly-minted Hiway Community Action Team worked with metro-based partners on immediate relief efforts. We distributed water and snacks to community volunteers. We purchased and delivered food and personal care items to neighborhoods in South Minneapolis, North Minneapolis, and St. Paul's Midway area. We distributed water to marchers and protesters, and brought water and supplies to Minnesota National Guard citizen-soldiers.

We're very proud of these short-term efforts, and it's just the beginning. The more important mission of our Action Team will be longer term, focusing on what we can do as our community and our country is calling for change.



## COLLEGE PLANNING

There's no denying the benefits of a college education, and there is no denying it requires significant financial resources. Next to buying a home, a college education might be the biggest purchase you ever make. The earlier you start planning and saving, the better off you'll likely be. By regularly saving over time, you may be surprised how much you can accumulate by the time your child is ready for college.

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](https://hiway.org/investments)

## HELP PROTECT YOUR FAMILY AGAINST THE UNEXPECTED

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability or involuntary unemployment could help protect your finances.

Payment Protection coverage is available for Hiway Consumer Loans and Visa® credit cards. This protection could cancel your loan balance or loan payments up to the contract maximums so your family can worry a little bit less about tomorrow. It's simple to apply for Payment Protection. It's voluntary and won't affect your loan approval.

Call us and ask to speak to a Consumer Loan Representative about protecting your loan payments today.

Your purchase of Payment Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of Payment Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.

### COVID-19 RELATED LOSSES

If you purchased Payment Protection on a loan with us and are having financial issues due to a protected loss, please contact us to file a claim or discuss what benefits may be available. If elected, the protection may cancel your loan balance or monthly payment in the event of a protected event, like a disability or period of involuntary unemployment. Please contact us for more information including terms and conditions.

As part of the same community, Hiway is committed to doing our part to keep us safe and sound throughout ongoing developments related to the coronavirus (COVID-19).

## NEXT-DAY AVAILABILITY CHANGE

Due to regulatory changes, beginning on July 1, 2020, we are increasing the amount we make available for withdrawal from checks deposited not subject to the next day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds for large deposits, increases from \$5,000 to \$5,525. See your All About Your Accounts Agreement on our disclosures page for our entire Funds Availability Policy.

## Contact Us

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



HOLIDAY HOURS

Independence Day  
July 4 – closed

Labor Day  
September 7 – closed