



“October 15, 2020 is International Credit Union Day. This year's theme, "Inspiring hope for a global community," aligns with Hiway's focus on better and brighter days ahead. It's been a challenging year, and it's more important than ever to focus on what actions we can take at Hiway to be a positive force and how we can contribute to a brighter future – for everyone.

Thank you to all of our members and associates for working together through these tough times to exemplify the cooperative principle of "people helping people.”

Dave Boden, President/CEO

OCTOBER 2020

Interchange

INTRODUCING OUR NEW LOOK

We are excited to announce that our membership has voted in favor of Hiway's proposed charter change, to move from a federal charter to a Minnesota state charter in our 89th year of operation. The proposal is now pending final approval from our regulatory agencies. Upon final approval, the charter change will be effective December 1, 2020. At that time, we will be able to provide services to all who live, work, worship, volunteer or attend school in the seven-county metro area (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington).

With our conversion to a state charter, we will need to drop the "federal" from our name. Our board, management team and marketing team felt this was a terrific opportunity to freshen up our look with a streamlined, modern (and friendly!) logo font. The new logo icon respects our history as the Minnesota Department of Transportation (MnDOT) credit union, and, depending on just how you look at it, shows either lane stripes on a highway or an "H." No matter which you see first when you look at the new icon, it underscores our mission to positively impact our members on their "road of life," wherever it may take them.

You'll also notice we've brightened up our color palette alongside the new logo, and that the artwork and photography in our branches will change to better reflect the communities we serve. We're really excited to unveil the new look as part of our comprehensive strategy to continue our healthy growth, which includes new branch locations (Roseville in 2021 and Woodbury in 2022), as well as new digital offerings, products and services.

For more information, please see hiway.org/charter.

With You on the Road of Life

DEFENSIVE DRIVING

Due to COVID-19, classes will be held via video conference. Registration is required – visit hiway.org/seminars or call us. You will receive details on how to connect prior to the class.

Refresher Class

November 12, 2020
1:30 p.m. – 5:30 p.m.
\$18/person

Two-Day Class

November 10, 2020 (session 1)
November 17, 2020 (session 2)
5:30 p.m. – 9:30 p.m.
\$19/person

2021 SCENIC CALENDARS

Our 2021 Minnesota Scenic Calendars will be available on December 1, 2020. You can pick up a calendar during your visit to a branch location or request that one be mailed to you. To make your request, visit hiway.org or call and leave a message at 651.291.1268 or 800.899.5626, ext. 8603.

Please allow 2 – 4 weeks for delivery. Due to COVID-19, there may be temporary delays to some mail delivery. One calendar per household. Available while supplies last.





Hiway Visa® Rewards or Visa Signature® Cash Rewards cardholders have a chance to win \$1,000* in the Credit Union Give Back Sweepstakes.

Simply use your Hiway Visa Rewards or Visa Signature Cash Rewards credit card on everyday purchases a minimum of four times per week from July 27 through December 13, 2020, in order to qualify for the biweekly drawings.

With each drawing, ten participating eligible cardholders will be randomly selected to win the prize. That's a total of 100 winners! Use your card four times every week, and you'll increase your chances of winning.

No purchase, entry fee, credit or debit card usage necessary to enter or win. Open to Rewards Program cardholders, who are legal residents of the 50 US, DC & PR, 21+. Sweepstakes ends 12/13/2020. Void where prohibited. Subject to official rules with alternate entry method: cugivebacksweepstakes.com.

WINTER ADDRESS

If you're headed somewhere warm this winter, be sure to call us with your winter address to avoid return mail fees and ensure timely receipt of your statements.

GIVE TO THE MAX

Hiway Credit Union Foundation would love your support on Give to the Max Day – November 19, 2020.

Our Foundation impacts families, servicemembers, veterans, schools and more!

Visit hiway.org/foundation to learn more

RETIREMENT PLANNING

Do you know where your retirement money will come from? If you're like most people, qualified-retirement plans, Social Security and personal savings and investments are expected to play a role. Once you have estimated the amount of money you may need for retirement, a sound approach involves taking a close look at your potential retirement-income sources.

Our experts are available to help you, in person or over the phone, develop strategies that can enable you to pursue your retirement goals.

To meet our team, visit hiway.org/investments

CUT THE COST OF COLLEGE

The application is now open for scholarships available exclusively to members of credit unions in Minnesota. In partnership with the Minnesota Credit Union Foundation Scholarship Council, members of Hiway are eligible for a total of \$16,000 being awarded as \$1,000 scholarships. The deadline to apply is November 30, 2020.



To apply and learn more about the scholarship, visit mncun.org/fsc-2020



BORROW UP TO \$5,000
Use the funds for any need
Holiday rates as low as 6.99% APR¹
Make no payments for up to 90 days²

Applying is easy – visit hiway.org, call us or stop in.
Wishing you the best holiday season!

¹ APR is Annual Percentage Rate. Offer valid from 10/15/20 through 1/15/21. Minimum amount financed must be \$1,000. Existing balances on Hiway loans are not eligible for holiday rate. Actual rate may vary based on credit history and loan type. Rates are subject to change without notice. Automatic payments are required. Repayment term is 12 months with monthly payments of \$86.52 per \$1,000 borrowed. Qualifications apply.
² Payments may begin up to 90 days from the date the loan is closed and interest will accrue during that time. Loan would be amortized over 9 months.

HOLIDAY HOURS

Veterans Day
November 11 – closed

Thanksgiving
November 26 – closed

Christmas
December 24 – closing at 2:00 p.m.
December 25 – closed

New Year's Day
January 1 – closed

Contact Us

651.291.1515
800.899.5626
hiway.org



@hiwayfcu