

“ I think we're collectively more excited than ever to hear the words – Happy New Year! While I feel very hopeful as we start a new year, I have many thanks to give as we leave behind one of the most challenging years in recent history.

To all of you, our member-owners, for your patience, loyalty and continued membership. To our volunteer Board of Directors and Supervisory Committee for their guidance and direction. To our fantastic associates – they went above and beyond every day to serve you while being diligent in keeping everyone safe.

Let's stay positive as we navigate together towards a brighter 2021 for everyone!

Dave Boden, President/CEO



JANUARY 2021

Interchange

Photo by: Hiway Associate Mark Hodowanic

NEW HIWAY LIVE BANKING

Introducing a safe, enjoyable and effective way to experience a personal, face-to-face experience with us — from wherever you are!

With Hiway Live Banking, you can communicate via video chat with associates you trust on your mobile device or home computer. Through video chat, you can:

- See informative content that is shared with you
- Upload requested documents or images
- Review contracts or agreements prepared for you
- Provide approvals on documents and terms and conditions



To check it out, click the video chat link at the bottom of hiway.org or download the Hiway Live Banking App for your iPhone/iPad or Android device. You can video chat with a Hiway representative Monday – Friday from 8 a.m. – 6 p.m. Central time.

For desktop users, you will need a webcam and microphone. The software is not available for use on Internet Explorer — you will need to use Google Chrome, Firefox or Safari.

2021 BOARD ELECTION & ANNUAL MEETING

Board Election

The Board of Directors appointed the following members to serve on the Nominating & Board Development Committee for the 2021 election: Kim Collins (Chair), Doug Differt, Lori Hodapp, Sophia Xiong-Yang, Dan Kahnke and Dave Boden.

Nominations to the slate of candidates are made by the Nominating & Board Development Committee. If you are interested in learning more on how you can serve your credit union as a Board or Supervisory Committee member, please email BoardofDirectors@hiway.org. We also have an Associate Board Member program that allows for recruitment of specific attributes and skills beneficial to the make-up of the Board and prepares promising candidates for future volunteer positions.

Annual Meeting

The Annual Meeting will be held on April 28, 2021. A short business meeting will be held beginning at 5:00 p.m. Details on if the meeting will be held in person or virtually due to COVID-19 will be communicated closer to the meeting date.

VISA® CREDIT CARDS

The biggest time of the year to shop has just passed, but wouldn't you like to have the best card in your wallet for everyday spending? You can! Choose the Hiway Visa card that's right for you:

- No frills/low rate
- Earn points towards airline miles
- Get cash back on purchases

Learn more and apply at hiway.org — or call us!



Featuring Contactless Technology
Tap and pay at merchants that offer contactless terminals. It's fast, easy and secure.

NOTICE OF CHANGES TO YOUR ACCOUNT AGREEMENT

This Denial of Services and Expulsion Policy shall apply to all members (Consumer and Business) and non-members, both present and future. This information is reflected in the Termination of Accounts and Services, Termination of Membership and Member Conduct Behavior sections of the All About Your Accounts Disclosure and the Business Account Agreement which will take effect on February 15, 2021.

This Denial of Services and Expulsion Policy applies to the following circumstances.

Nonparticipation. A Member may be expelled from Hiway for nonparticipation. Nonparticipation is defined as the failure to purchase and/or maintain at least one Credit Union share or to pay a membership fee, if any. If the required share balance falls below the par value, a Member would have 30 days to increase the balance to the par value or the Member may be expelled from Hiway.

Denial or Limitation of Services. A Member who is disruptive to Hiway operations or displays inappropriate conduct, action or behavior may be subject to limitation of services and access to Hiway facilities. Inappropriate conduct, action or behavior shall include, but is not limited to:

- Engaging in harassment with any form of racial, sexual, ethnic, color, religious, age or disability discrimination.
- Engaging in malicious, illegal, or detrimental behavior, action or conversation.
- Causing damage or injury to Hiway members, volunteers, employees or Hiway grounds or property.
- Threatening or damaging behavior.
- Physical or verbal abuse of Hiway members, volunteers, employees, or others on Hiway premises.

Sanctions for above or similar behavior may include:

- Verbal or written warning.
- Denial of access to Hiway facilities, including use of the Minnesota Trespass Statute.
- Denial of contact with Hiway volunteers or employees.
- Denial or limitation of Hiway services (including but not limited to: access devices, direct deposit, checking accounts, wire services, and official check services).
- Denial of membership if currently a non-member.

If Hiway limits services on Member's personal accounts, at the credit union's discretion, Hiway may also limit the Member's services such as: remove the Member as an authorized signer or close any business accounts the Member may have with Hiway. If Hiway limits the Member's services on a business account in which the Member is an owner or authorized signer, Hiway may also limit the Member's services or close any personal accounts the Member may have with Hiway. Hiway may also limit a member's services on any accounts they are a joint owner on at the time of limitation.

Expulsion. Expulsion may occur at any time without notice to the Member if the Member has:

- Caused Hiway a loss.
- Violated the membership agreement.
- Committed fraud, attempted fraud, or other illegal behavior.
- Displayed inappropriate conduct, action or behavior.

Inappropriate conduct, action or behavior as defined under Denial or Limitation of Services.

If you have any questions regarding the changes, please contact us and we will be happy to assist you.

HIWAY CARDS APP

It's easy to manage your Hiway credit and debit cards with our user-friendly Hiway Cards App. You'll appreciate 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

**With you
on the
road of life.**

Holiday Hours

Martin Luther King, Jr. Day
January 18 —
closed

Presidents' Day
February 15 —
closed

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