

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. We have a variety of financial education resources for all ages, including our interactive financial learning platform Momentum and Pig-e App for youth.

Dave Boden, President/CEO



APRIL 2021

Interchange

Photo by: Hiway Associate Dave Engler

OPEN A YOUTH SAVINGS FOR YOUR CHILD **THEY GET \$10**

This month, open a new youth savings account for the youth in your life and deposit \$10 - we'll match it & get the savings ball rolling.

Savings account match promotion valid thru 4/30/2021. Offer applies to new youth savings memberships only. The new member must open a Hiway Savings Account with a minimum balance of \$5 and deposit \$10. After account has been open, allow an additional 7 days for \$10 savings match to be deposited.

BENEFICIARIES AND JOINT MEMBERS

Do your accounts have the correct beneficiary and joint membership information? It's good to periodically review and make any updates so you don't have issues in the future.

If you need to make any changes, please contact us and we'll be happy to help.

2021 BOARD ELECTION & ANNUAL MEETING

Board Election

As previously announced in January, Hiway has three open positions for the 2021 Board of Directors Election. Nominations to the slate of candidates are made by the Nominating Committee or by petition to the Nominating Committee. The Nominating Committee has selected Kim Collins, John Dillingham and Jeff Schwalen, 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 2021 and there will be no nominations from the floor since there is only one nominee for each position to be filled.

To view our 2021 Board of Directors, visit 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.

Annual Meeting

The Annual Meeting will be held via audio conference on April 28, 2021 at 5:00 p.m. We will not be holding an in-person meeting this year. Watch hiway.org for instructions on how to join the audio conference.

MONEY MADNESS LOAN

Loan for

this → that

the other thing

Get the cash you need and spend it the way you want! Make home improvements. Pay off taxes. Consolidate debt. Fund a large purchase. **APPLY 24/7!**

BORROW UP TO \$15,000

RATES AS LOW AS 7.99% APR*

MAXIMUM 36 MONTH TERM

*APR is Annual Percentage Rate. Offer valid from 3/15/21 through 5/15/21. Actual rate may vary based on credit history. This offer cannot be applied to refinancing existing Hiway Credit Union® loans. Rate, terms and conditions are subject to change without notice. Automatic payments are required. Maximum repayment term is 36 months with monthly payments of \$31.34 per \$1,000 borrowed based on a 7.99% interest rate. Qualifications apply.

TAXES DONE✓ FREE FINANCIAL CHECK-UP

For many, preparing to file your return involves the process of digging through manila folders and online documents, and maybe even a shoe box or two, to gather mortgage, retirement, and investment account statements. It seems a shame not to make the most of all that effort. It's the perfect time for a Financial Check-up to review your plans and goals to see where you have stayed on track or where you may need to make adjustments.

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

To meet our team, visit hiway.org/investments



BUSINESS LOANS FROM YOUR LOCAL CREDIT UNION

We offer a wide variety of loans to help manage cash flow, expand your business, purchase equipment and much more — all locally-decided, all customized to perfectly fit your unique needs.

- Business Lending
- Commercial Real Estate
- Commercial Lines of Credit
- Business Visa® Credit Card

Our team is committed to understanding your business and providing innovative, cost-effective solutions to help your business succeed. Whatever goals and dreams you have for your business, we're here to help you realize them.

Call us at 651.259.2999 to speak to a business lender today.

REFER-A-FRIEND AND GET \$50

Love Hiway? There is no better compliment than sharing us with your friends & family! Refer a new member, you'll get \$50 and your friend can get up to \$100, \$50 for opening a Checking with direct deposit and \$50 for taking out a loan, restrictions apply.

Type "refer" in the search box on hiway.org to refer-a-friend today!

**Offer applies to new members only, business accounts excluded. This is a limited time offer. Offer cannot be combined with any other offers and may be discontinued at any time. Qualifications apply. To qualify, the new member must open a Hiway Savings Account with a minimum balance of \$5 and: 1) a Checking Account and make a direct deposit of at least \$500 within 60 days after account open date AND/OR 2) take out a new loan with a minimum loan amount of \$7,000 within 60 days after account open date. Loans subject to credit approval. After the account has been open for 60 days, allow an additional 14 days for \$50 to be deposited to referring member's Savings Account and up to \$100 to be deposited to new member's Savings Account. 1099 MISC may apply if rewards/income paid in one calendar year exceed \$600. Insured by NCUA.

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/PrivacyPolicy.pdf or we will mail you a free copy upon request if you call us.



SHRED DAY

May 15, 2021
9:00 a.m. - 12:00 p.m.
Fort Snelling Branch

Events subject to change due to COVID-19.

Visit hiway.org/events
for complete details

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

Holiday Hours

Memorial Day
May 31 — closed

Independence Day
July 5 — closed

Contact Us

651.291.1515
800.899.5626
hiway.org



@hiwaycu