

As we move further into summer, things are starting to feel very positive!

Our branch lobbies are back open Mon – Sat without capacity restrictions. Our newest branch with tenant partner Dunkin' is open in Roseville. We recently had our ceremonial ground breaking for our next branch location in Woodbury. Lowertown Sounds – a free concert series in St. Paul's Mears Park presented by Hiway – is back. And the State Fair is on! You'll be able to see the Ferris wheel, seen in this picture, live in action at the great Minnesota get-together.

Thank you for your patience and loyalty as we navigated a challenging 'road of life' for more than a year. Looking forward to a great summer and a bright future ahead!

Dave Boden, President/CEO

Hiway
CREDIT UNION

JULY 2021

Interchange

Photo by: Hiway Associate Mark Hodowanic

NEW — ACCESS TO YOUR CREDIT SCORE

With our new Credit Score tool powered by SavvyMoney®, you now have FREE and instant access to your credit score and credit report — along with personalized tips on how to improve your score or maintain an already great score.*

With our Credit Score tool you can:

- View your credit score and report — updated daily
- Understand your credit and how to improve it with personalized tips
- Use the Score Simulator to see how your score could change
- Monitor your credit with important alerts
- Identify credit bureau errors
- Find savings opportunities



Why monitor your score? Your credit score can impact your ability to get a loan, receive the best rates, rent an apartment and even get a job. Monitoring and understanding your score can help you improve it and also help you discover errors and prevent identity theft.

Why does my credit score in the Credit Score tool differ from other credit scores? There are three major credit-reporting bureaus — Equifax, Experian, and Transunion — and two scoring models — FICO or VantageScore — that determine credit scores. Financial institutions use different bureaus, as well as their own scoring models. Over 200 factors of a credit report may be taken into account when calculating a score and each model may weigh credit factors differently, so no scoring model is completely identical.

Start monitoring and improving your score. To activate and use this free service, simply click Credit Score in online or mobile banking.

*Not available for members under 18 or Business accounts.

UPCOMING EVENTS

SHRED DAY

September 18, 2021
9:00 a.m. – 12:00 p.m.
Administration Building
840 Westminster St., St. Paul

DEFENSIVE DRIVING VIRTUAL CLASSES

Refresher	Two-Day
July 21, 2021	July 27 & 28, 2021
8:30 a.m. – 12:30 p.m.	5:30 p.m. – 9:30 p.m. (each day)
\$23/person	\$23/person

Registration is required — visit hiway.org/events or call us. One week before the class, registered attendees will receive a webinar (Zoom) link and workbook in the mail.



Use your Hiway debit card for everyday purchases through Dec.31 for a chance to be surprised with a \$1,000 Mastercard Prepaid® card*

One winner will be randomly selected each month throughout the promotion period.



*No purchase necessary. Void where prohibited. Open only to existing Mastercard cardholders who are legal residents of the 50 U.S. or DC, and legal age of majority before 5/1/21. PIN based debit, international & corporate transactions ineligible. Ends 12/31/21. Visit mastercard.us/communitysurprises for official rules & complete details.

OPEN A NEW CHECKING ACCOUNT BY AUGUST 31 AND GET \$100*



FREE CHECKING

No monthly fees
No minimum balance requirement
Simple and convenient

HI-YIELD CHECKING

2.02% APY[†] up to \$25,000
No monthly fees
Low maintenance

MINNESOTA WILD FREE CHECKING

No monthly fees
Win prizes
15% Hockey Lodge discount

EASILY MANAGE YOUR MONEY

Free Online/Mobile Banking
Free Debit Card
12 free ATM transactions/month
Access to more than 64,000 fee-free ATMs
Free Overdraft Protection

Offer valid 6/1/21 – 8/31/21 to persons with no prior checking relationship with Hiway in the last six months. To qualify for the \$100 offer, account holder must set up a Direct Deposit (\$500 minimum*) and make a total of 6 debit card transactions within 30 calendar days from the date the account was opened. After the account has been open for 45 days, allow up to an additional 7 business days for \$100 to be deposited to your Savings Account. Account must remain open for six months. If all requirements of the offer are not met, Hiway reserves the right to reclaim the \$100. 1099 MISC may apply if rewards/income paid in one calendar year exceed \$600. Qualifications apply.

[†]APY is Annual Percentage Yield. To qualify for the Hi Yield Checking, you must meet the following requirements between the first and 27th of each month (*Activity between 28th and end of the month will not be counted toward qualifications*): 1. Maintain a minimum end-of-day balance of \$1,000 (*waived the month of account opening*); 2. Complete 15 Hiway debit or credit card purchases (*must post to your account*); and 3. Maintain enrollment in eDocuments. If requirements are met, the APY will vary based on the account balance. The rate paid on balances up to \$25,000 will be 2.02% APY and the rate paid on balances \$25,001 and over will be 0.01% APY, resulting in a blended APY. Accounts closed before calendar month end will not qualify for the higher rate. Primary account holder must be 18 years of age or older. Not available for business accounts. Rates subject to change.

Insured by NCUA.

HIWAY CARDS APP

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

DRIVE THIS ROUTE



Auto rates as low as
2.24% APR¹
Financing up to 100%
Flexible terms and payment options

¹APR is Annual Percentage Rate and includes a 0.25% discount for automatic payments. Rates effective 6/1/21 and subject to change based on market conditions and borrower eligibility. Rates vary based on collateral, credit history and length of loan. Other terms and conditions may apply. Qualifications apply.

With you
on the
road of life.

Holiday Hours

Independence Day
July 5 — closed

Labor Day
September 6 — closed

Contact Us

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@hiwaycu



We're proud to share that Hiway was named one of the top Workplaces in Minnesota by the Star Tribune for the 8th consecutive year!

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