

“ As you may know, Hiway has always committed to providing access and financial literacy for all. With April as Financial Literacy Month, I'd like to highlight our four student-run branches at Como, Harding, Highland, and Johnson high schools which provide financial education and employment opportunities to students.

We are also so excited to 'branch' out and provide our in-person services to even more of you. Last year, we introduced our highly anticipated Roseville location. This year, we are excited to open our brand new Woodbury office in June 2022.

Alongside our physical presence, it is absolutely vital that we continue to develop our technologies. This spring we are launching our new Core to allow us to keep providing top-of-the-line technology. Please keep an eye out for all things related to Core22!

Dave Boden, President/CEO



Visit our CORE22  
Web Resource Center

[hiway.org/CORE22](https://hiway.org/CORE22)

- critical dates
- action items
- FAQs
- & more

*Offices will be closed*

**Saturday, April 30  
& Monday, May 2, 2022**

## ANNUAL MEETING

The Annual Meeting will be held on April 20, 2022 at 5:00 p.m at our Administrative Building at: 840 Westminster Street, St. Paul, MN 55103



APRIL 2022

# Interchange

## 2022 BOARD ELECTION

Hiway has three open positions for the 2022 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 Lori Hodapp, Pam Tschida and Sophia Xiong-Yang, 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 2022 and there will be no nominations from the floor since there is only one nominee for each position to be filled.

To view our 2022 Board of Directors, visit [hiway.org](https://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](mailto:BoardofDirectors@hiway.org)



We would like to thank Doug Differt for his 42 years of service to Hiway. He was originally appointed to the Board in October 1979 when Hiway had approximately \$34M in assets and 12,000 members. He has been a valued and instrumental Director since then. He has

served as Board Chair, Vice Chair and Secretary and on all Board Committees, bringing much insight and value to Hiway. But the good news is this isn't entirely a goodbye. Doug will continue to add to his years of service to Hiway – he has been designated an official Emeritus Director. In that capacity, while he will no longer be a voting member, Doug will continue to attend board meetings and offer his thoughts and insights. We're happy Doug has agreed to stay involved in that capacity!

# 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.

✓ BUDGET ✓ MANAGE CASH FLOW ✓ SET GOALS ✓ CALCULATE NET WORTH ✓ SET ALERTS



## MONEY TRACKER

Use our easy, no-cost Money Tracker tool to get a handle on your money and achieve your financial goals.

## FIRST MORTGAGES

Our mortgage team is dedicated to finding you the right mortgage for your individual needs and ensuring you feel at ease on your road to home ownership.

- Get Pre-approved with no upfront fees
- Save money on closing costs with our low, flat origination fee\*

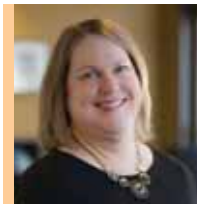
**APPLY BETWEEN  
MARCH 1 — MAY 31  
AND WE'LL WAIVE  
YOUR APPRAISAL FEE!**



**Kathy Glashan**  
651.225.6219  
kglashan@hiway.org  
NMLS #: 402409



**Loni Hedtke**  
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NMLS #: 251680



**Karen Ackerman**  
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kackerman@hiway.org  
NMLS #: 469485



Offer valid on Conforming First Mortgage Loan applications submitted between 3/01/2022 and 5/31/2022 and valid on purchase transactions only. <sup>1</sup>Appraisal fee will be waived for loan amounts up to \$647,200. All other fees will apply including third party fees. Loans subject to credit approval. This offer not valid for home equity loans or refinances. Qualifications apply.

Conventional loans available in the U.S. except for AK, CA, HI, NY or TX. VA and FHA loans available in the U.S. except for AK, AZ, HI, MA, NY, RI, VI, VT or Washington DC Recreational Land & Lot, Cabin and Investment Property loans available in MN and WI only. Qualifications apply. \*Flat Origination Fee does not apply on VA and FHA loans.

## 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](https://hiway.org/Assets/PDFs/PrivacyPolicy.pdf)

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



### SHRED DAY

May 14, 2022  
9:00 a.m. – 12:00 p.m.  
Minneapolis Branch

September 17, 2022  
9:00 a.m. – 12:00 p.m.  
St. Paul Branch

October 15, 2022  
9:00 a.m. – 12:00 p.m.  
Roseville Branch

Visit [hiway.org/events](https://hiway.org/events)  
for complete details

*With you  
on the  
road of life.*

## Holiday Hours & Closures

Core22 System Upgrade  
April 30 — closed

Core22 System Upgrade  
May 2 — closed

Memorial Day  
May 30 — closed

Independence Day  
July 4 — closed

## Contact Us

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



@hiwaycu