

To Our Valued Members:

I wanted to let you know that I'm listening. While *in general* I'm pleased that we continue to provide an outstanding level of service, for a variety of reasons many of you are having challenges working with us right now, and that is not OK.

It's a tough time – a difficult labor market in the state with the lowest unemployment numbers in the country, and like many, we have been struggling to staff positions to optimal service levels. However, I don't want that to sound like an excuse. Our call hold times during some busy times are, frankly, way too long, and there have been significant waits at our branches, particularly St. Paul. We have had challenges in answering all calls in a timely manner, and unfortunately we have been slow in replying to messages in some cases as well. In addition, since our conversion to a new core system, our associates are facing a learning curve – fully expected with the change, but impactful in terms of our service efficiency right now.

If you've recently had a negative experience, I first and foremost want to offer my sincere apologies. And, I wanted to let you know a few things we are doing to help.

- **Training.** We are continuing to broaden our team's knowledge of our new system.
- **Hiring.** We've raised our minimum wage and offer strong salaries and other market-leading benefits to attract job-seekers. We're working very hard to restore our service levels to those you've come to expect!
- **Process Improvements.** Your experience is always our top priority, and we are moving full steam ahead with major initiatives to improve it.
- **New Branches.** We've opened two new branches in the last 15 months to provide more avenues to serve you. Stop by Roseville or Woodbury – Matt, Elizabeth, and the teams would love to see you!
- **Enhanced Digital Services.** I'd encourage you to try working with us via online and mobile. It's free and easy and fast, and we recently partnered with Zelle®, a top name in sending and receiving money to people you trust.

Please know that I and the entire organization are committed to exceptional member experience, and we are deeply appreciative of your patience and understanding as we work to improve and return to the levels of service we expect. Watch for more from us as changes happen. As always, thank you for your membership. No matter how or what you may celebrate, we wish you the happiest of holiday seasons!

Dave Boden, President/CEO

Interchange

NEWSLETTER - JANUARY 2023

BOARD ELECTION

The Board of Directors appointed the following members to serve on the Nominating Committee for the 2023 election: John Dillingham, Kim Collins and Dave Boden. Nominations to the slate of candidates are made by the Nominating Committee.

If you are interested in being considered as a Board of Directors candidate, please email BoardofDirectors@hiway.org by February 1, 2023.

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 Wednesday, April 26, 2023. A short business meeting will be held beginning at 5:00 p.m. at our Administrative Office, located at 840 Westminster St., St. Paul, MN 55130.



Watch your mail:
End of Year tax forms will be mailed by the end of January.

ENGAGEMENT
EXCELLENCE
COMMUNITY
INTEGRITY
RESPECT
INNOVATION

HOCKEY Kids4Kids



CHANCE TO WIN

Win a team party in a suite during the Minnesota Wild game on Saturday, March 25, 2023.

Minnesota youth & high school hockey teams are invited to participate in Hockey Kids4Kids to benefit Gillette Children's. Teams that raise \$500 or more will be qualified in the grand prize drawing for a team party in a suite including a meet-and-greet with Minnesota Wild players!

HELP KIDS

Come up with creative ways to raise money with your team to benefit kids being treated at Gillette Children's.



INFORMATION & REGISTRATION

For more information and to register visit:
hockeykids4kids.org

our partners



651.291.1515
800.899.5626
hiway.org



@hiwaycu

HOLIDAY HOURS & CLOSURES

New Year's Day
January 2 — closed

Martin Luther King, Jr. Day
January 16 — closed

Presidents' Day
February 20 — closed

HIWAY MOBILE

OUR MOST
CONVENIENT
LOCATION

Mobile Banking is FREE, easy to use and accessible anywhere, so no matter where you are, it's easy to access your Hiway accounts to:

- Deposit checks
- View your credit score and report*
- Track your spending
- Pay your bills
- Send and receive money** with Zelle®
- Make external transfers** between your Hiway account and an account you hold at another financial institution
- Transfer funds, and more!



Qualifications apply. Standard data rates may apply.

*Not available for members under 18 or Business accounts.

**Not available for members under 18, Business, Share Builder or HSA accounts.

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NOTICE OF CHANGES TO YOUR ACCOUNT AGREEMENT

The addition of the statement in blue (7) highlighted below in the Termination of Accounts and Services shall apply to all members (Consumer and Business) and non-members, both present and future. This information can be found in the All About Your Accounts Disclosure and the Business Account Agreement which will take effect on February 15, 2023. Continued use of your accounts constitutes acceptance of this change in terms.

Termination of Accounts and Services. We may terminate your account or place a freeze on the funds at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery, fraud, attempted fraud, or unauthorized use reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection plan; (6) there has been any misrepresentation or any other abuse of any of your accounts; **(7) excessive account openings funded with credit or debit cards;** (8) we believe that you have been negligent in protecting your access devices or access codes; (9) you have breached any promise under this Agreement or any other account you have with us; (10) you do not fulfill the terms of any of the accounts, such as deposits being made to club accounts, etc.; or (11) we reasonably deem it necessary to prevent a loss to us or to be in the best interests of Hiway or our members or employees. If we are informed of such circumstances or otherwise believe that any of these circumstances are about to occur, we may place a stop payment on any item and we will not be liable to you for such a stop payment. You may terminate a single party account by giving written notice. We reserve the right to require the consent of all owners to terminate a multiple party account, but are not obligated to do so. We are not responsible for payment of any draft, withdrawal, or other item after your account is terminated. However, if we pay an item after termination, you agree to reimburse us.