



The arrival of spring is always a welcome sight in the upper Midwest. After months of cold and every possible version of snow, we're all ready for warm sunshine - and some less harrowing driving.

To give you a little more time to enjoy your favorite spring activities, Hiway's digital channels are a great alternative. Our Hiway mobile app, cards app, Bill Pay, and mobile deposit are convenient, free, and easy to learn, allowing you to manage your accounts anywhere, anytime.

As I shared in January, everyone at Hiway is committed to delivering an exceptional member experience. Please keep your eye out for more enhancements and additions to these channels in the coming months!

Finally, every April we celebrate National Financial Literacy Month and National Credit Union Youth Month. "With you on the road of life," isn't just our tagline, it's our promise to be a financial partner to each of our members. The foundation of that partnership is providing resources to help you learn how to manage your money and improve your financial wellbeing. You can check out the variety of financial education resources we have available for all ages at hiway.org/learn.

Dave Boden, President/CEO



DAVE BODEN INDUCTED INTO HALL OF LEADERS

Hiway Credit Union's President/CEO Dave Boden was recently inducted into the Credit Union House Hall of Leaders in Washington, DC. He received the honor during the Credit Union National Association's (CUNA) annual Governmental Affairs Conference.

"It's incredible to now be a part of the Hall of Leaders," said Boden. "I'm among such good company, with so many credit union difference-makers. I do want to share the honor with the Hiway associate team and our leadership, as well as our members and communities. This recognition is because of them, their drive, their support and their membership."

Other Minnesota leaders honored alongside Dave included Tom Smith, CEO of TopLine Federal Credit Union, Mary Hanson, CEO of Mayo Employees Federal Credit Union, and Minnesota Credit Unions President/CEO Mark Cummins.

2023 BOARD ELECTION

Vote for your 2023 Board of Directors by 11:59 p.m., CDT, April 10, 2023. You can vote by mail or online. Paper ballots were mailed to members who receive printed statements on March 13, 2023. Members who receive electronic statements were emailed a notice with information on how to vote on March 14, 2023.

To vote online, visit hiway.org and click on the 2023 Board Vote news item. If you need a replacement ballot, please call us. Election results will be announced at the Annual Meeting.

HIWAY'S 91st ANNUAL MEETING

Thursday, April 26, 2023

5:00 p.m.

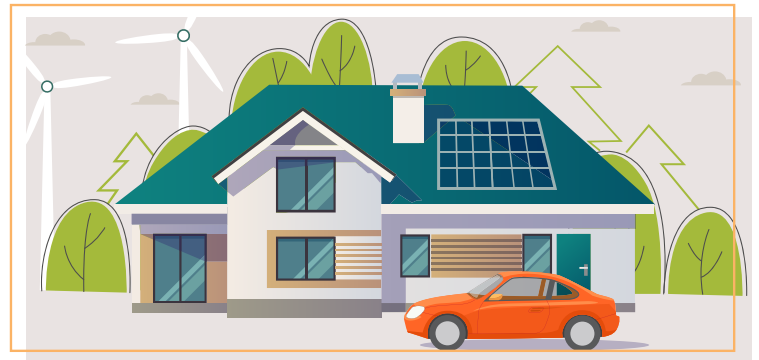
Administration Building

840 Westminister Street, St. Paul, MN 55130



MAKE YOURSELF AT HOME WITH A LOAN FROM HIWAY

Whether you're looking to purchase your forever home or you want to make the most of the one you already own, our team is ready to help you find the right loan for your individual needs.



MORTGAGE

Apply between February 27 - August 31, 2023 and we'll waive your appraisal fee¹

COMPETITIVE LOAN PROGRAMS AND RATES

To meet the unique needs of our members, Hiway offers low rates and flexible terms on a wide variety of mortgage options, including Conventional, FHA, VA, and Jumbo loans.

SAVE MONEY

Get pre-approved with no upfront fees. Save on closing costs with our low, flat origination fee.*

LOCAL DECISION-MAKING AND SERVICING

All of us at Hiway are Minnesota-based which makes your decision quicker and gives your application the personal attention it deserves. Plus you'll only ever work with us, throughout the life of your loan.**

Offer valid on Conforming First Mortgage Loan applications submitted between 2/27/2023 and 8/31/2023 and valid on purchase transactions only. ¹Appraisal fee will be waived for loan amounts up to \$726,200. 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, VA, 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. **VA & FHA loans are serviced by Servion.

HOME EQUITY LINE OF CREDIT

WE'LL WAIVE ALL FEES including the cost of appraisal² when you apply for a Home Equity Line of Credit (HELOC) between February 27 - August 31, 2023

BORROW UP TO 90% OF YOUR HOME'S AVAILABLE EQUITY

A Home Equity Line of Credit (HELOC) gives you access to funds for large or recurring expenses — now or in the future.

USE THE CASH FOR ANY NEED

Pay off high-interest rate credit cards or loans. Finance education expenses. Make home improvements or repairs. Whatever you're looking to do, access the extra cash you need without tapping into your savings or investments.

INTEREST MAY BE TAX DEDUCTIBLE

Consult your tax advisor for details. Contact us to learn more about our great rates and other equity loan options available to you.



²Offer valid on Home Equity Line of Credit (HELOC) applications only between 2/27/23 and 8/31/23. Offer does not apply to HELOC loans currently financed with Hiway. All fees will be waived, including the cost of appraisal. Qualifications apply. Mortgage loans available in the U.S. except for AK, CA, HI, NY or TX

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.

Holiday Closures

Memorial Day, May 29 — Closed
Juneteenth, June 19 — Closed
Independence Day, July 4 — Closed

Shred Day

June 24, 2023
10:00 a.m. - 1:00 p.m.
Minneapolis Branch



Visit hiway.org/events for full details

ENGAGEMENT
EXCELLENCE
COMMUNITY
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INNOVATION

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