

**APRIL
2016**

*Highway Alliance
Credit Union*

2010 William Street
Jefferson City, MO 65109
Phone: 573-632-2848
Fax 573-635-7618
WWW.HACU4U.COM

Jennifer Adams, President
Member Service Reps. -
Della Lindley
Jennifer Ranabargar
Kaye Stacy, Teller

Tom Honich, Chairman
Jerry Kliethermes, Vice
Chairman
Dale Schmidt, Secretary

Dividends

| | |
|----------------------|------|
| General Shares | .15% |
| <u>Super Shares:</u> | |
| \$1000.-19,999. | .20% |
| \$20,000.-49,999. | .25% |
| \$50,000 & up | .50% |
| Christmas Club | .75% |
| (Maximum \$5000.00) | |

Share Certificates

(Minimum \$500.00)

| | |
|----------|-------|
| 3 Month | .20% |
| 6 Month | .25% |
| 1 Year | .35% |
| 18 Month | .50% |
| 2 Year | .60% |
| 3 Year | .80% |
| 4 Year | 1.10% |
| 5 Year | 1.40% |

*Rates subject to change at
any time.*

A Note From Your President...



Dear Members:

It's now been almost 5 months since I came here as your new President and I have had a lot happen in that short time. I am very happy to say that I was married on Feb. 20th to my best friend, Matt Enloe. We took a wonderful honeymoon to Ireland and upon our return, we promptly moved into our dream home here in Jefferson City with our blended family of four children. As you can imagine, our lives are very busy but we wouldn't have it any other way.

I am settling in here at HACU and have met several of you when you've stopped in to do business. I also enjoyed meeting a lot of you at the Annual Meeting. I hope you hope had a good time and enjoyed the meal and bingo as well.

Spring is here and it's always a good time to take a closer look at your finances. Also, please don't forget to make sure your that your beneficiaries are up to date on all your accounts. If your thinking about that new or used car, boat, camper, ATV, farm equipment or home loan please stop in or give us a call! Della or Jennifer would be happy to assist you. We also offer GAP insurance and service contracts usually at a rate that is much lower than a dealership. Feel free to come see us and get PRE-APPROVED for that loan to ensure you are getting the right deal for you!

We have seen some financial institutions that have made the decision to merge with another recently. I want to assure you that Highway Alliance Credit Union remains strong and is here to stay! We can attribute our success to you, our members, our highly qualified staff and Board of Directors. With this great team we will continue thriving while moving forward and adapting.

You will notice on the back page of this newsletter our most recent Fee Schedule that will take effect May 1, 2016. HACU has and will continue updating some of our policies, so feel free to contact me with any questions or concerns you may have.

Sincerely,

Jennifer Enloe

Vacation Loans Begin June 1st



It's about that time of year to start planning those summer vacations! HACU is ready to assist you with a low interest rate unsecured loan.

Our vacation loan special is for \$1000.00 for 10 months at 10% interest making a low monthly payment of \$110.00/month or a semi-monthly payment of \$55.00 per pay period. All you need to qualify is a current loan application on file and an updated credit report within the last year.

Stop in or call Della or Jennifer for more details at 573-632-2848 and start planning the vacation you've waited all winter for!!

LegalShield™

Highway Alliance Credit Union is pleased to announce two new services now available to its members.

We have partnered with LegalShield to bring you IDShield, identity theft protection plan. The Federal Trade Commission listed Jefferson City Metro #9 in the U.S. for 2015 for identity theft complaints and the State of Missouri #1.

We have a rapidly growing problem of identity theft in our country, and IDShield provides comprehensive protection for you and your family.

The LegalShield plan provides unlimited legal consultation for less than \$20 a month, along with a free Will and other valuable services.

Barry and Deborah Russell represent LegalShield. Visit our website for more details.

Highway Alliance Credit Union Fee Schedule - Effective May 1, 2016

| <u>Item</u> | <u>Fee</u> |
|--|--------------------------|
| ATM/Debit Card (1st card) | FREE |
| ATM/Debit Card (change of PIN) | FREE |
| ATM Transactions (up to 3 per month) | FREE |
| ATM Transactions (more than 3 a month) | \$1.00 per withdrawal |
| ATM/ Debit Card (REPLACEMENT CARD) | \$5.00 |
| Duplicate Copy of Statement | FREE |
| Account closed within 90 days of opening (initial deposit kept) | \$25.00 |
| Duplicate 1099 Form | FREE |
| Duplicate Lien Release | FREE |
| Account Balancing Assistance/ Research (1 maximum) | FREE |
| Cashier or Teller Check | FREE |
| ACH Stop Payment | \$25.00 |
| Stop Payment request (single item or ACH) | \$25.00 |
| Stop Payment request (series or more than 1 item) | \$30.00 |
| ACH return Item (any reason) | \$25.00 |
| Overdraft (non-sufficient electronic or paper check returned) | \$25.00 |
| Garnishment/ IRS Levy/ Court Orders | \$25.00 |
| Wire Transfer (Domestic) | \$25.00 |
| Overnight mail | \$30.00 |
| Automatic Transfers on General Share Account (Regulation D-6 per month, this includes any withdrawals, transfers & purchases) | \$1.00 per item |
| (Regulation D- more than 3 per month on Super Shares) | \$15.00 |
| Copy of a Draft (check) | \$1.00 |
| Christmas Club Early Withdrawal | \$20.00 |
| Returned Deposit Item (from another party) | \$10.00 |
| Return Deposit Item (drawn on members acct at another institution) | \$25.00 |
| UCC-1 Filing | \$17.00 |
| UCC-2 Release | \$17.00 |
| Account Maintenance Fees: | |
| Below minimum Balance | \$5.00 per month |
| Dormant Account- 1 year Inactivity & below \$100.00 | \$5.00 per month |
| Returned Mail | \$1.00 per item |
| Early Withdrawal Penalties on Term Accounts-(CD) | |
| 1-18 Months | 90 day interest penalty |
| 18-36 Months | 180 day interest penalty |
| 37-60 Months | 365 day interest penalty |

Loan Late Payment Fee- refer to loan disclosure

HACU will be closed in observance of the following remaining holidays in 2016

- Monday, May 30th - Memorial Day
- Monday, July 4th - Independence Day
- Monday, September 5th - Labor Day
- Monday, October 10th - Columbus Day
- Friday, November 11th - Veteran's Day
- Thursday, November 24th - Thanksgiving Day
- Monday, December 26th for the Christmas Holiday



Sprint

Say "Hello" to the Sprint Credit Union Member Discount

talk about savings.

Say hello to the Sprint Credit Union Member Discount on select regularly priced personal service plans*

Use Corporate ID: NACUC_ZZM

Or **save 15%**

on select regularly priced business accounts*

Use Corporate ID: NACUC_ZDS_ZZM

save 10%

Plus •Waived activation fee on new lines (Up to \$36 in savings)

•Waived upgrade fee (Up to \$36 in savings)

Call 877.SAVE.4.CU and tell

them you're a credit union

member and ask to be attached to either

Corporate ID to start saving today!

lovemycreditunion.org