

January, 2019

Highway Alliance Credit Union

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Della Lindley, President
Jami Cobian, Operations Mgr.
Gary Stratman, Loan Officer
Lena Beul, Loan Officer
Kaye Stacy, MSR
Mary Potts, Teller

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

A note from your President...

Dear Members,

Happy 2019!

I hope everyone has had a great start to this new year! Here at the Credit Union we are excited to see what the new year brings. Thank you to all who participated in our October Food Drive. The donated food and cash was given to the Samaritan Center here in Jefferson City. In November we did a toy drive for RACS, the Rape and Abuse Crisis Center. Again, thank you!! It just reminds me of what big hearts our members have for giving.

We always want to start the New Year off on the right foot. This New Year's resolution is regarding your debit card. Never give your pin number, card or card number to anyone else for their personal use. Remember to contact the Credit Union if you plan on doing any traveling. This will prevent your accounts from being frozen and/or triggering fraud alerts. Make sure we have a current cell phone number on our system in case there is a need to contact you regarding your account. You can always view your account on-line as well. If you have not yet been set up for on-line banking just give us a call and we can set you up in no time at all. Keep receipts and you can track your purchases without having to wait for your statement. It helps you stay in control of your money.

From myself and all of the employees here at the Credit Union we want to wish you and yours the very best in 2019! We look forward to seeing you at the Annual Meeting in March!

Sincerely,

Della Lindley



Save The Date!

Annual Meeting - March 9th

Plan now to come join us as we salute our veterans at the Annual Meeting/Dinner to be held at the Wardsville Lions Club on Saturday, March 9th.

For your convenience enclosed is a flyer/reservation form. **We will be accepting reservations up until 5:00 p.m. on Thursday, February 28th.**

We hope you can join us as we Salute our Veterans.

Dividends

General Shares .15%

Super Shares:

\$1000.00 - 19,999.00 .25%

\$20,000.00 - 49,999.00 .30%

\$50,000.00 & Up .60%

Christmas Club 1.00%

(Maximum \$5000.00)

Share Certificates:

(Minimum \$500.00)

3 Month .50%

6 Month .75%

1 Year 1.00%

18 Month 1.50%

2 Year 2.00%

3 Year 2.50%

4 Year 2.75%

5 Year 3.00%

As of October 1, 2018

Rates subject to change at any time.

Auto Loan Special!!!

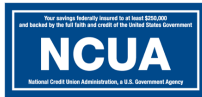
Rates Valid January thru February, 2019

Loan must be new to HACU.

Bring your new or used auto loan to us in January or February and receive rates as low as 2.50% APR* on a new vehicle or 2.75% APR* on a used vehicle.

Apply on-line beginning January 1st or stop in and visit with Gary or Lena.

Offer will end February 28th so don't miss out!



*Some restrictions apply.

HACU will be closed for these holidays in 2019

Tuesday, January 1st - New Years Day
Monday, January 21st - Dr. Martin Luther King, Jr. Day
Monday, February 18th - President's Day
Monday, May 27th - Memorial Day
Thursday, July 4th - Independence Day
Monday, September 2nd - Labor Day
Monday, October 14th - Columbus Day
Monday, November 11th - Veteran's Day
Thursday, November 28nd - Thanksgiving Day
Tuesday, December 24th - Closing at Noon - Christmas Eve.
Wednesday, December 25th - Christmas Day

1099 Interest Income Information...



If you earned \$10.00 or more in interest income for the year 2018 you will receive your 1099 form enclosed with your statement. **If you did NOT earn at least \$10.00 interest income you will NOT receive a 1099 form from Highway Alliance Credit Union.**

While you are preparing your taxes and looking at your accounts, we invite you to call or come in and we will be glad to meet with you to make sure all your accounts are still a good fit for you. Also, please do a quick check of your beneficiaries periodically to determine whether changes are necessary. A divorce, remarriage, death of a spouse or a child's birth are all events that may require changes to your beneficiaries. You should also review your beneficiary choices if you make changes to your will or living trust account.

We Appreciate Your Business!!!

HACU Has Begun a Shared Branching Partnership With Academic Employees Credit Union In Columbia.

Highway Alliance Credit Union and Academic Employees Credit Union members can now visit either branch to receive Credit Union services!

You can make a variety of transactions such as:

- * Deposits
- * Withdrawals
- * Loan Payments
- * Account Transfers

When using Academic Employees Credit Union please bring your Highway Alliance Credit Union account number and a valid, government issued photo identification, such as your driver's license or passport.

Please contact us @573-632-2848 with any questions you may have.

We hope you enjoy this free Credit Union service!

