

January, 2020

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
Charity Saleny, Teller

Tom Honich, Chairman

Jerry Kliethermes, Vice
Chairman

Dale Schmidt, Secretary

A note from your President...

Dear Members,

Happy New Year!

I hope everyone had a good 2019 and hope that your 2020 has started off with a bang! With a start to our year 2020 we want to make sure we also have 2020 vision in the importance of the 3 credit bureaus. The 3 reporting bureaus that are reported to are Transunion, Equifax and Experian. The information that is reported from your debtors are what is used to compile the 3 numbers that make up your credit score. That information can be positive if you make your payments on time or negative if you pay 30 days or more late. Those 3 numbers compiled by the credit bureaus can affect everything from consumer purchases to your automobile insurance rates. 2020 vision on your credit reports helps you to be pro-active to what is being reported to the credit bureaus. This can be done by visiting www.annualcreditreport.com.

November was a month of giving at HACU. We put up a glove, scarf and hat tree and our members and staff outdid their selves in the donations we received. All of the donations were taken to the Salvation Army Center of Hope where they had a need and our donations were able to meet a small portion of that need. A great big thank you to all who donated.

I want to close by thanking all of the employees of the Credit Union by helping make 2019 a great year. I also want to thank the Board of Directors and Committee members who volunteer their time to our Credit Union. We are looking forward to 2020 and I hope to see you all at our Annual Meeting in March!

Sincerely,

Della Lindley,

President

2020 Annual Meeting - March 28th!

Mark your calendars now!! Please come join us as we salute our Disaster Relief Volunteers at the Annual Meeting/Dinner & Bingo to be held at the Wardsville Lions Club on Saturday, March 28th.

For your convenience enclosed is a reservation form. We will be accepting reservations up until 5:00 p.m. on Friday, March 20th.

We hope you can join us as we salute our Disaster Relief Volunteers.

Dividends

General Shares	.15%
Kids Club	.30%

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%

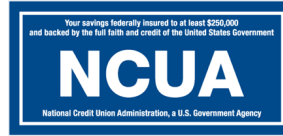
As of January 1, 2020

Rates subject to change at any time.

Highway Alliance Credit Union Introduces Kids Club
Share Accounts:



- **Minimum \$25 to open account**
 - **Each new member receives a Special Welcome Gift**
 - **.30% APY**
 - **For ages 0-17 years old**
 - **Birthday Card with special gift**
 - **Quarterly Kids Newsletter**
 - **Coloring Page Contests with cash prizes 1st, 2nd & 3rd place**
- * Some restrictions may apply. Contact HACU for more information.**



We Appreciate Your Business!!!



Secure.

Your statement won't ever be lost or stolen in the mail. View your secure statement from within your Online Banking Account.

Convenient.

Receive an email reminder each month when your statement is ready. View, download and print your account statements from your desktop or mobile devices.

FREE SERVICE!

There is no charge for signing up.

Simply provide us your email address - it's that simple AND by going green you save your member owned Credit Union money!

Stop in or visit our website today @ www.HACU4U.com to sign up.

HACU will be closed for these holidays in 2020

- Wednesday, January 1st - New Years Day
- Monday, January 20th - Dr. Martin Luther King, Jr. Day
- Monday, February 17th - President's Day
- Monday, May 25th - Memorial Day
- Friday, July 3rd - for Independence Day
- Monday, September 7th - Labor Day
- Monday, October 12th - Columbus Day
- Wednesday, November 11th - Veteran's Day
- Thursday, November 26th - Thanksgiving Day
- Thursday, December 24th - Closing at Noon - Christmas Eve.
- Friday, December 25th - Christmas Day

1099 Interest Income Information...



If you earned \$10.00 or more in interest income for the year 2019 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.

