

January, 2021



Highway Alliance Credit Union

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www.hacu4u.com

A Note From Your President...

Happy New Year!!!

With the start of 2021, I hope everyone ended 2020 healthy. Here at HACU we are working in two teams and the lobby remains closed to ensure the safety of our members and staff. We continue to provide the same outstanding customer service as before though but please reach out to me if you are experiencing any problems with using any of our products or services and we will work through it together.

Our 2021 Annual Meeting is scheduled for March 27th at the Wardsville Lions Club. We remain hopeful that we will be able to meet together, enjoy a fantastic meal and share some good fellowship as we have in past years. However, due to the pandemic, we have chosen to wait until the end of January to make the decision as to whether or not we will be able to meet in a large group setting or not at that time. **If we feel that it is safe to go ahead with the dinner/meeting, we will mail you a flyer and sign-up sheet in February.** You may also call the Credit Union for any updates. Your health and safety as well as the health and safety of our employees are my top concerns. I think the pandemic has gone on longer than any of us expected. Again, if you are experiencing additional financial stress because of the pandemic please contact us and we will be happy to discuss options that may help fit your financial needs.

Start the New Year off right. Be aware of scam phone calls. Be very cautious about giving out your routing number and account information to anyone who calls you. Get in the habit of looking at your account/statements on a regular basis. If you have used a credit card for purchases, be sure to review your billing statement to make sure that all the purchases were in fact made by you. You may have done more on-line shopping this year because of the pandemic. We all have done our part by wearing masks and social distancing to keep those around us safe and healthy. We also need to make sure we do our part to keep our accounts safe.

While normal has changed for everyone this year, we are hopeful that as we begin to navigate thru 2021 you will find comfort in knowing the names and faces (sometimes with a mask) of the Credit Union haven't changed. We are here for you and the Credit Union remains strong as ever!!

Blessings for a safe and healthy New Year!

Della Lindley, President



As you all are very aware, we had to cancel our 2020 Annual Meeting that was to be held at the Wardsville Lions Club last March due to the CDC's recommendations of not meeting together in larger numbers during the pandemic. As we continue to see a raise in the number of positive Covid-19 cases in our area, we are tentatively scheduling the 2021 Annual Meeting for March 27th at the Wardsville Lions Club. We will not be sending a flyer or registration form out at this time. If it looks hopeful that we can go ahead with the meeting, we will be mailing you a registration form in February to be returned back to us by mid-March.

Important 1099 Interest Income Information....

If you earned \$10.00 or more in interest income for the year 2020 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.



New & Used Auto Loan Begins January 1st



NEED A CAR TO GET TO WORK?

Beginning January 1st, 2021 you may delay your first auto loan payment for 90 days!! This loan must be new to HACU.

This will apply to new and used vehicles. Easy application process. Apply on-line at www.HACU4U.com beginning January 1st or stop by and visit with Gary or Lena at the drive-thru anytime Monday thru Friday between 8:00 a.m. to 5:00 p.m. Competitive Interest Rates!



Credit Union Update - Covid-19

We appreciate your patience during this difficult time and would like to remind you that you can utilize our services in the following ways:

- Drive Thru (Open from 8:00 a.m. to 5:00 p.m. M-F)
- Online Bill Pay
- ATM (Via Co-Op Network)
- Remote Deposit
- Debit/ATM Cards
- Telephone/Email/Fax
- Online Banking
- Night Depository

HACU will be closed for the following holidays in 2021

Friday, Jan. 1st - New Years Day
 Monday, Jan. 18th - Dr. Martin Luther King Day
 Monday, Feb. 15th - President's Day
 Monday, May 31st - Memorial Day
 Monday, July 5th - Independence Day
 Monday, Sept. 6th - Labor Day
 Monday, Oct. 11th - Columbus Day
 Thursday, Nov. 11th - Veteran's Day
 Thursday, Nov. 25th - Thanksgiving
 Friday, Dec. 24th - Closing at Noon on Christmas Eve.



Meet the Staff and Board of Directors

Staff

Della Lindley, President
 Jami Cobian, Operations Manager
 Lena Beul, Loan Officer
 Gary Stratman, Loan Officer
 Kaye Stacy, Member Services Rep.
 Charity Saleny, Teller

Board

Jerry Kliethermes, Chairman
 Alan Trampe, Vice-Chairman
 Dale Schmidt, Sec./Treasurer
 Dale Baumhoer, Board Member
 Chris Engelbrecht, Board Member
 Kyle Fischer, Board Member

Supervisory Committee

Brynn Schmauch, Board Member & Chairman of Supervisory Comm.
 Carol Pleus
 Mike Curtit

If you would like to run for a seat on our Board of Directors please contact us by Feb. 1st, 2021 so that we may get your name on the Ballot.

Dividends (as of August 1, 2020)

General Shares (Minimum \$25.00)	.15%	Christmas Club (Maximum \$5000.00)	1.00%	Share Certificates: (Minimum \$500.00)	APR
				3 month	.50%
				6 month	.55%
				1 year	.75%
				18 month	.80%
				2 year	1.00%
				3 year	1.15%
				4 year	1.25%
				5 year	1.50%
Super Shares:		Kids Club (Minimum of \$25.00)	.30%		
\$1000.00 - 19,999.00	.25%				
\$20,000.00 - \$49,999.00	.30%				
\$50,000.00 & UP	.60%				
		Rates subject to change at any time.			