

January, 2022



Highway Alliance Credit Union

2010 William St., Jefferson City, MO 65109

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www.hacu4u.com

A Note From Your President...

Happy 2022 to everyone!

The past two years are like none we have ever experienced. I am so thankful for all our continued support from our membership. We appreciate each one of you so much!

As you know, we had to cancel a few events this past year but it was done to protect not only our employees but also our members. We want to thank you for understanding.

We are planning to have our Annual Meeting on March 26th, 2022 at the Lion's Club in Wardsville. We'll have a limit of 200 members including children this year. So, if you plan to come, you will want to get your registration in asap. We are excited about seeing you all in person! Lots of fun, food and friendship all rolled into one evening and we can't wait! It is also that time of year when we will elect new or re-elect members to the Board of Directors, so if you would like to be a Board member, please submit a short biography to Kaye as soon as possible.

The pandemic has lasted much longer than I think any of us expected. We are all feeling the effects of it from the increased cost of gas to the increased cost of groceries. We are all walking through this together and together we will get through it. I am hopeful that we will soon see a positive turn to the economy.

Having just had the biggest shopping season of the year behind us remember to check your accounts for anything you may not recognize. If you did any shopping on-line, check your credit card statement very closely. Contact your financial institution if you suspect fraud on any account asap. We should always be diligent in this area but especially this time of year.

I also want to thank the employees of HACU for their dedication to our Credit Union members and always remembering the Credit Union philosophy of people helping people. Employees of HACU are here to answer questions and to help you meet your financial needs. Remember to let your family members know that they are also eligible to become members and would then receive the same customer service you have become accustomed to.

From our house to yours Happy New Year!

Della Lindley,

President

Important 1099 Interest Income Information...



Please note - If you earned \$10.00 or more in interest income for the year 2021 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. Please contact the Credit Union should you have any questions or concerns regarding this matter.

Loan Specials Coming in 2022

HACU will not be offering any loan specials for the months of January or February.

- ◆ March - April we'll offer the 8-8-8 Spring Loan that is \$800.00 for 8 months @ 8% interest rate.
- ◆ May - No loan special
- ◆ June - July we'll offer the 10-10-10 Vacation Loan that is \$1000.00 for 10 months @ 10% interest rate.
- ◆ August - September we'll offer the 9-9-9 Back to School Loan that is \$900.00 for 9 months @ 9% interest.

Apply on-line any time to get preapproved for that auto, boat or RV loan!

We also offer Home Loans!

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 2022

Monday, Jan. 17th - Dr. Martin Luther King Day

Monday, Feb. 21st - President's Day

Monday, May 30th - Memorial Day

Monday, June 20th - Juneteenth Day

Monday, July 4th - Independence Day

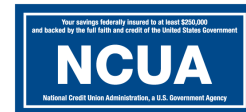
Monday, Sept. 5th - Labor Day

Monday, Oct. 10th - Columbus Day

Friday, Nov. 11th - Veteran's Day

Thursday, Nov. 24th - Thanksgiving

Monday, Dec. 26th - Christmas Day



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.

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

Kyle Fischer
 Carol Pleus
 Mike Curtit

If you would like to run for a seat on our Board of Directors please contact us by Feb. 1st, 2022 so that we may get your name on the Ballot.

Dividends (as of September 1, 2021)

<u>General Shares</u> (Minimum \$25.00)	.10%	<u>Christmas Club</u> (Maximum \$5000.00)	1.00%	<u>Share Certificates:</u> (Minimum \$500.00)	<u>APR</u>
				3 month	.30%
				6 month	.35%
				1 year	.40%
				18 month	.45%
				2 year	.55%
				3 year	.65%
				4 year	.70%
				5 year	.75%
<u>Super Shares:</u>		<u>Kids Club</u> (Minimum of \$25.00)	.30%		
\$1000.00 - 19,999.00	.15%				
\$20,000.00 - \$49,999.00	.25%				
\$50,000.00 & UP	.50%				

Rates subject to change at any time.