

January, 2023



Highway Alliance Credit Union

2010 William St., Jefferson City, MO 65109

Phone: (573) 632-2848 Fax: 573-635-7618

www.hacu4u.com

A Note From Your President...

Happy 2023 to everyone!

I truly hope you all had a great Christmas and got to enjoy some quality family time. With a new year on the horizon there are a couple of things I wanted to make you aware of.

We are planning to have our Annual Meeting on March 25th, 2023 at the Lion's Club in Wardsville. We are excited about seeing you all again so please mark your calendars and plan to attend! 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.

For the second year in a row, we are pleased to announce the Highway Alliance Scholarship will be awarded again this year. We have mailed the info to our potential qualifying members and we will announce the winners at the Annual Meeting in March.

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 2022 you will receive your 1099-INT 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 @ 573-632-2848 or feel free to stop by anytime M-F 8:00 a.m. to 5:00 p.m.



Loan Specials Coming in 2023

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 rate.
- ◆ Nov. - Dec. We'll offer the 10-10-10 Holiday Loan that is \$1000.00 for 10 months @10% interest rate.

Highway Alliance Scholarship



Highway Alliance CU is excited to offer college scholarships again this year! Eligibility requirements are:

- ◆ Must be an HACU Member
- ◆ Must be a High School senior who is enrolled, accepted, or anticipates being accepted to a technical school, college or university.
- ◆ Must submit a written essay (No less than 250 words) about the school you will be attending and why this school was chosen.
- ◆ Letter of recommendation from a current or former teacher or school official.
- ◆ GPA of 2.5 or higher at time of applying.

HACU will be closed for the following holidays in 2023

- Monday, Jan. 2nd - New Years Day Observed
- Monday, Jan. 16th - Dr. Martin Luther King Day
- Monday, Feb. 20th - President's Day
- Monday, May 29th - Memorial Day
- Monday, June 19th - Juneteenth Day
- Tuesday, July 4th - Independence Day
- Monday, Sept. 4th - Labor Day
- Monday, Oct. 9th - Columbus Day
- Friday, Nov. 10th - Veteran's Day
- Thursday, Nov. 23rd - Thanksgiving
- Monday, Dec. 25th - Christmas Day



Meet the Staff and Board of Directors

Staff

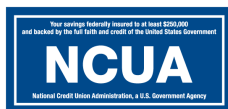
Della Lindley, President
 Jami Cobian, Operations Manager
 Lena Beul, Loan Officer
 Gary Stratman, Loan Officer
 Kaye Stacy, Member Services Rep.

Board

Jerry Kliethermes, Chairman
 Alan Trampe, Vice-Chairman
 Dale Schmidt, Sec./Treasurer
 Dale Baumhoer, Board Member
 Chris Engelbrecht, Board Member
 Kyle Fischer, Board Member
 Marla Strein, 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, 2023 so that we may get your name on the Ballot.

Dividends (as of November 1, 2022)

| | | | | | |
|--|-------|--|-------|--|------------|
| General Shares (Minimum \$25.00) | .30% | Christmas Club (Maximum \$5000.00) | 1.00% | Share Certificates: (Minimum \$500.00) | <u>APR</u> |
| | | Kids Club (Minimum of \$25.00) | .60% | 3 month | .80% |
| Super Shares: | | | | 6 month | 1.20% |
| \$1000.00 - 19,999.00 | .50% | | | 1 year | 1.50% |
| \$20,000.00 - \$49,999.00 | .70% | | | 18 month | 1.80% |
| \$50,000.00 & UP | 1.30% | | | 2 year | 2.00% |
| | | | | 3 year | 2.45% |
| | | | | 4 year | 2.55% |
| | | | | 5 year | 2.65% |

Rates subject to change at any time.