

October, 2018

Highway Alliance Credit Union

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

Tom Honich, Chairman
Jerry Kliethermes, Vice
Chairman
Dale Schmidt, Sec./Treas.

A Note From Your President....

Dear Members,

I first want to thank you all for all the words of encouragement to me as I am taking on the role as President. As most of you know I have worked for the Credit Union for 12 years and I now can officially say as an employee I have held every position. Making this decision did come with the full support of my family. If you have recently stopped by there has been a lot of new faces in the Credit Union. With the new faces there comes some uneasiness about our Credit Union. I want to assure you we are as strong as ever!! Behind the scenes of this Credit Union we have a great team working for all of you to insure we are a strong Credit Union.

Along with our current staff of Kaye, Lena, Gary and Mary we have welcomed Jami Cobian to our Credit Union family. Jami was born and raised in Jefferson City and a graduate of Jefferson City High School. She is bilingual in English and Spanish. Jami and her husband stay busy with their two children, Vida and Josiah, along with their 75 lb. chocolate lab puppy, Tessa Mae. Jami enjoys being outside, bike riding, working out, cooking and shoe shopping! She loves authentic Mexican food and her favorite holiday is Christmas and she loves snow. If you haven't met any of our newest employees please stop by and introduce yourself. We love seeing our members and providing customer service like no one else!

It's hard to believe that it's back to school time. Colleges have opened their doors and along with that comes the temptation of applying for new credit cards. Along with that privilege comes a lot of responsibility. Credit cards when used properly can help your student build their credit score. That is so important as they embark on the new chapter in their life. It starts out with education on how paying on time, paying the balance off each month, and not using the maximum amount of credit you have been given. Choose wisely; the choice you make today may effect your ability to rent, hook up for utilities, purchase a vehicle or become a home owner.

Thank you for choosing Highway Alliance Credit Union for all your financial needs. Please remember to let your family members know that they are eligible to become members as well.

Sincerely,

Della Lindley, Pres.

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%

Rates subject to change at any time.



In appreciation of keeping your loan(s) in good standing with HACU, we are offering you a chance to SKIP your loan payment(s) in November or December. You may take advantage of this special offer for only **\$30.00 per loan** and we must receive your request no later than Nov. 1st or Dec. 3rd depending upon which month you choose to skip your payment(s). To take advantage of this special offer please complete the enclosed form and return or bring to the Credit Union. We'll do the paperwork while you enjoy the extra cash!

Help Us Grow Our Membership

Earn up to \$50.00!

For every referral checking account opened and that stays active for 90 days, \$25.00 will be deposited into your account and \$25.00 into your co-worker's or family member's account. It's that easy!!!

For every loan referral that stays open for 90 days, \$25.00 will be deposited into your account and \$25.00 into your co-worker's or family member's account.

We will reward you to share what you already know!

No monthly fees
ATM/Debit Cards
Online Banking

Visit www.HACU4U.com for all requirements

Holiday Loan Special Begins Nov. 1st

Get Ready For the Holidays!!!!

Beginning November 1st. HACU will once again offer the 10-10-10 Holiday Loan Special through December 31st, 2018.

\$1000.00 for 10 months @ 10% interest making a low monthly payment of \$110.00 or a semi-monthly payments of \$55.00 per pay period. To qualify, you must be in good standing with the Credit Union and complete a loan application.

You may apply on-line
@www.hacu4u.com beginning Nov. 1st



We Appreciate Your Business!!!



Stop by our table at any one of the MoDOT or MSHP Fall Meetings in October and visit with our staff members.

We'll have 2019 Calendars available and some surprising give-a-ways you won't want to miss out on!

We look forward to seeing you then!



Let's SCARE AWAY HUNGER Together

Join us for a canned food drive this October. When you bring a canned food item during the month of October, your name will be entered into a drawing for a chance to win a SPOOK-TACULAR prize. Together we can help scare away hunger this October!!

HACU will be closed in observance of the remaining holidays in 2018

Monday, October 8th - Columbus Day
Thursday, November 12th - Veteran's Day
Thursday, November 22nd - Thanksgiving Day
Tuesday, December 25th - Christmas Day



Like us on
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Christmas Club Account Reminder...

On Monday, October 1st, anyone who currently has a Christmas Club account, the funds you have accumulated will automatically be placed into your General Shares account. You may draw the funds out by either cash or check, by stopping in or giving us a call and we can mail you a check. You may also opt to place up to the maximum \$5000.00 back into your 2019 Christmas Club account. If you have not yet opened a Christmas Club account, you may do so anytime between October 2nd and December 31st, 2018.

Christmas Club Accounts

Put a little away each pay for a Happy Holiday!