

October, 2020



Highway Alliance Credit Union

2010 William St., Jefferson City, MO 65109 (573) 632-2848

A Note From Your President...

Dear Members,

I hope this finds you all healthy and being able to navigate through this pandemic safely. Because of the Covid-19 virus we opted to close our lobby to the public in mid-March. It is very important to us to keep our staff and members safe. Even though our lobby remains closed, we are still able to provide the same great services to our members and we want to thank you all for being so patient with us all as we settle into what seems to be our new normal. I also want to say a BIG THANK YOU to our staff who have been doing their part in staying safe.

As you are aware, Tom Honich stepped down as Chairman of the Board this year. Tom has spent countless hours as a volunteer for our Credit Union and we want to thank him for all he has done for us here. Jerry Kliethermes has accepted the Chairman of the Board position. Jerry has served in several capacities here at the Credit Union. Most recently he served as Vice Chairman of the Board and Chairman of the Supervisory Committee. Alan Trampe has accepted the role of Vice Chairman and Brynn Schmauch has accepted the role of Chairman of the Supervisory Committee. Dale Schmidt will continue as our Secretary/Treasurer. I am also happy to welcome Kyle Fischer as our newest Board Member voted in this year by our membership. I am looking forward to working with each of them in their board capacities and we thank them all for their willingness to continue volunteering their time and attention to our Credit Union and membership.

We were very sorry to have to cancel our 2020 Annual Meeting due to the Covid pandemic. We are hopeful to have a 2021 Annual Meeting, but of course we will have to follow the directions of the CDC guidelines when time approaches. We will definitely keep you posted on that.

We would however, like to invite you to stop by our drive-thru anytime during the week of October 13th thru October 16th between 8:00 a.m. and 5:00 p.m. for Member Appreciation Week and receive a free gift for being our valuable member. We also have a little something for the kids if they happen to be with you when you stop by. So mark your calendars and we hope to see you sometime that week. Just a reminder that we will be closed on October 12th for Columbus Day.

If you are experiencing some additional financial stress because of the pandemic please contact our friendly staff so we can discuss options that may help fit your financial needs.

I hope our Fall brings some beautiful colors to our amazing state! We wish the very best for you as we get closer to the end of 2020 and soon starting our 2021!

Sincerely,

Della Lindley, President



In appreciation for 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 again this year. You may take advantage of this special offer for only \$25.00 per loan and we must receive your request no later than Nov. 2nd or Dec. 1st depending upon which month you choose to skip your payments. To take advantage of this special offer please complete the enclosed form and return it to the Credit Union by the appropriate day for the month you wish to skip payments and we'll do the paperwork while you enjoy the cash!!

Christmas Club Account Reminder...

On Monday, October 5th, 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 by the drive thru or by 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 2021 Christmas Club account. If you have not yet opened a Christmas Club account, you may do so anytime between October 6th and December 31st, 2020.



HOLIDAY LOAN SPECIAL

Credit Union Update - Covid-19

Membership Appreciation Day or Week???

Get Ready For the Holidays!!!!

Beginning Monday, November 2nd. HACU will once again offer the 10-10-10 Holiday Loan Special through December 31st, 2020.

\$1000.00 for 10 months @ 10% interest making a low monthly payment of \$110.00 or a semi-monthly payment 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. 2nd.



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

Member Appreciation Day is October 15th and since we cannot socially get together and enjoy lunch like we usually do, we have prepared a special surprise for our members this year. If you stop by our drive-thru any day during the week of October 13th thru the 16th you will receive a special gift from all of us here at HACU. (We are closed Oct. 12th for Columbus day). We even have one for the kids!! We know this year, especially since March, has been a difficult one for everyone and we want you to know we think of you all everyday and hope your families are doing well and caring for each other.

Thank you for choosing Highway Alliance Credit Union!



Meet the Staff and Board

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

“Walk in like you own the place, because you do.”

Dividends (as of August 1, 2020)

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

Rates subject to change at any time.