

April, 2018

Highway Alliance Credit Union

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Jennifer Enloe, President
Della Lindley, Operations Mgr.
Marla Strein, Loan Officer
Kaye Stacy, Member Services
Lena Buel, Teller

Tom Honich, Chairman

Jerry Kliethermes, Vice
Chairman

Dale Schmidt, Sec./Tres.

A note from your President...

Dear Members,

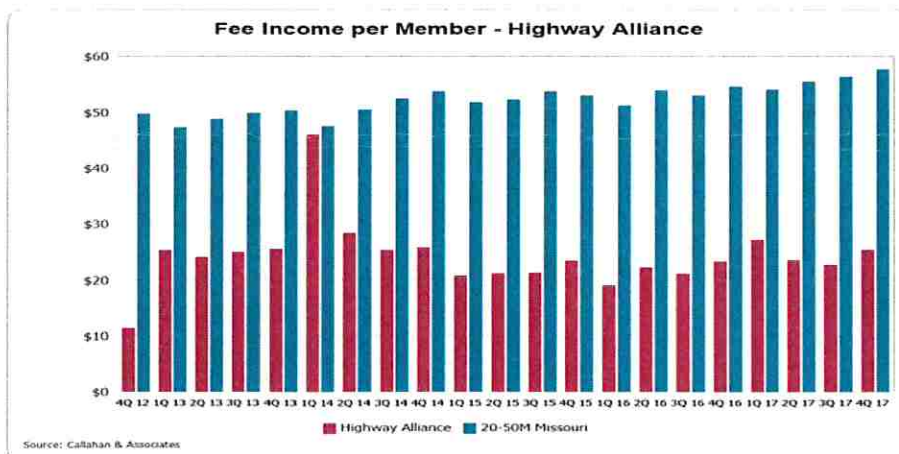
Happy Spring! I would like to thank everyone that was able to make it to the 60th Anniversary Annual Meeting on March 24th! We hope you had a wonderful time. I thought it was a great success!

For the remainder of 2018 we are going to focus on membership and loan growth. We feel our Credit Union has many benefits to offer to you and your family members. We appreciate you helping spread the word about HACU! Our field of membership shall include the following:

- Missouri State Highway Patrol GHQ, and Troops F & I employees and family members
- MoDOT's Central District & Central Office employees and family members
- Missouri State Troopers Association members and their family members
- Missouri Transportation Association members and their family members
- MoDOT and Patrol Employees Retirement System employees and their family members

A family members is defined as a spouse, child, sibling, parent, grandparent, grandchild, aunt, uncle, niece, nephew, first cousin or legal guardian. Also included are step, in-law and legal adoptive relationships. We currently have 1591 members.

We have lower fees, low rates and a great staff to assist them. Below is a graph of our fees compared to other Credit Unions in Missouri. We are very proud to have low fees and operating costs.



Thank you for the nice comments about our 60th Anniversary Annual Meeting and the Staff. I truly feel we have the best staff and Board of Directors. If you are interested in being a Board member please contact us and we will be happy to put your name on the ballot next year.

If you ever have any questions, comments or concerns please feel free to contact me anytime.

Jennifer Enloe

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 .75%

(Maximum \$5000.00)

Share Certificates:

(Minimum \$500.00)

3 Month .20%

6 Month .30%

1 Year .50%

18 Month .75%

2 Year 1.00%

3 Year 1.25%

4 Year 1.50%

5 Year 1.75%

Rates subject to change at any time.

HACU Members Elect Incumbents at 2018 Annual Meeting

We Appreciate Your Business!!!

The 2018 HACU 60th Anniversary Annual Meeting, Dinner & Bingo was held at the Wardsville Lions Club on Saturday, March 24th with over 250 members and guests in attendance.

Board Chairman, Tom Honich greeted members and thanked everyone for attending before introducing the remaining members of the Board of Directors, Supervisory Committee and Staff.

A total of 87 ballots were counted and the results revealed both incumbents were re-elected to another 3-year term. Those were Board Members Chris Engelbrecht and Alan Trampe. We congratulate them and thank them for donating their time and efforts to HACU! Remember, if you or a member you know would like to serve on our Board or Supervisory Committee please contact us at 573-632-2848 and we will see that your name is on the ballot for next year.

Some of the lucky members who won Winner's Choice prizes were Coleen Welter - Marlin Gun; Debbie Schmidt - Coach Bag; Mary Kladiva - Echo Show; Ella Bernskoetter - Apple Watch; Keri Lawrence - Kate Spade gift set. Curtis Allinson won the 50/50 drawing with \$468.00 going to the MASTERS from the 50/50 drawing and sale of the left over beverages. Henry Hentges and Nikki Miller shared the \$500.00 black out bingo prize. Congratulations to all and we thank you for 60 years of memories and great friendships! We look forward to seeing you at next year's annual meeting.

Vacation Loan Begins June 1st

It's about that time of year again when we start to plan those summer vacations! HACU is ready to assist you with a low interest rate unsecured loan.

Our vacation loan special is for \$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. You may apply on line beginning June 1st or stop in and see Marla.



Thinking about those spring flower beds or things you would like to do to the house before summer arrives? HACU is ready to assist you with a low interest rate unsecured loan now thru April 30th.

Our Spring loan special is for \$800.00 for 8 months at 8% interest making a low monthly payment of \$103.28 or a semi-

monthly payment of \$51.64 per pay period.

All you need to qualify is a current loan application on file and an updated credit report within the last year.

Stop in or call Marla for more details at 573-632-2848 or you may also apply on line @ www.hacu4u.com.

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

Monday, May 28th - Memorial Day

Wednesday, July 4th - Independence Day

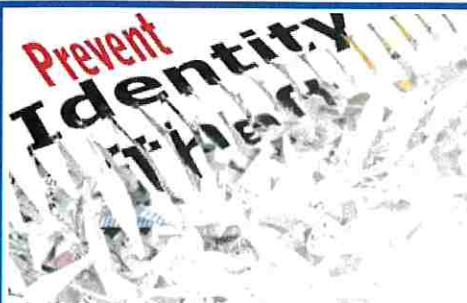
Monday, September 3rd - Labor Day

Monday, October 8th - Columbus Day

Thursday, November 12th - Veteran's Day

Thursday, November 22nd - Thanksgiving Day

Tuesday, December 25th - Christmas Day



SHRED DAY - APRIL 27TH

It's a good time to clean out your personal and confidential household files. Come by HACU on Friday, April 27th from 8:00 to 10:00 a.m. for our on-sight shred event. **It's FREE!!!** **No Businesses please.**