

EXPRESSWAY NEWS

FALL 2024

Houston Highway CREDIT UNION



Celebrating

INTERNATIONAL CREDIT UNION DAY®

This global event takes place annually in October to celebrate the credit union movement and commitment to our members. Credit unions like HHCU strive to empower financial independence and foster community well-being. Join us in celebrating credit unions around the globe on October 17th.

Happy International Credit Union Day® from HHCU!

HOLIDAY CLOSURES

Columbus Day
Monday, October 14

Veteran's Day
Monday, November 11

Thanksgiving
Thursday, November 28
Friday, November 29

Christmas Day
Wednesday, December 25

New Year's Day
Monday, January 1



Savvy SHOPPING

Make your shopping trips go further! Earn rewards on each purchase with our Gold MasterCard Credit Card!

Apply now to use your Gold MasterCard Credit Card this holiday season and start earning rewards.



APPLY ONLINE AT
HOUSTONHIGHWAYCU.COM



Holiday SKIP-A-PAY

Need extra cash for the upcoming holiday season?

With HHCU's Skip-A-Pay Program, you can easily skip your November or December loan payment to free up some cash for holiday spending.



CALL US AT 713-864-4438
FOR MORE DETAILS!

FOLLOW US ON SOCIAL MEDIA

Stay up to date with the latest credit union promotions, news, financial tips, events, and more through our social media!

Like and follow Houston Highway Credit Union on Facebook today!





HOLIDAY HELP

Dash over for some quick cash!

Explore holiday loans from HHCU! Our holiday loan can help with seasonal expenses and add flexibility to your budget. Use your holiday loan funds to:



Purchase the perfect gift

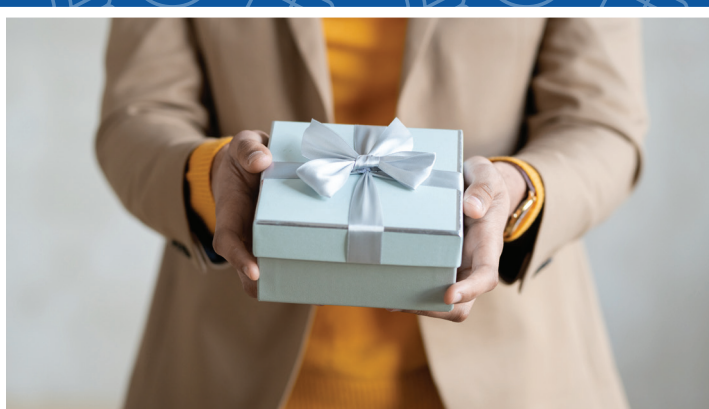


Travel to visit family and friends



Pay off high-interest debt before the new year

— and so much more! —



Give the Gift of

HHCU MEMBERSHIP

Share the love this holiday season! Share us with friends and family to have them experience the credit union difference!

Visit our website to learn more at houstonhighwaycu.com.



8120 Washington Avenue, Houston, TX 77007
713.864.4438 | 800.354.3541 | HoustonHighwayCU.com



Don't Let

SEASONAL SPENDING

Stress You Out

CREATE A HOLIDAY BUDGET!

The last few months of the year often includes seasonal expenses that can quickly add up. Whether it's from holiday spending, to traveling to visit family and friends, or purchasing other end-of-year items – it can easily feel overwhelming and quickly put a damper on your holiday cheer. Keep your spirits high with a plan in place when you create a holiday budget that will help this season. Here are a few tips for creating a holiday budget:

1. List Your Holiday Expenses. Start by making a list of the items you plan to purchase this season. Listing out items can help you better visualize where funds should be allocated to. Examples of listed items include:

- Gifts for family members, friends, teachers, neighbors, and more
- End of year charitable giving and tips
- Travel or hosting accommodations
- Holiday food and party decorations
- Gift wrapping supplies
- Holiday outings and attire

2. Set a Spending Limit. With your list in place, assign a spending limit per item. Try to stick with your intended capped price limit to avoid overspending. One way is to consider using a cash-only system for seasonal spending to help you stick to your holiday budget and stay on track this season.

3. Fund Your Budget and Save Early. Set up a sinking fund to help you gradually save over the next few months. By setting aside a bit of money for a specific purpose such as the holiday season, you can be better prepared to avoid overspending or going into debt.

HHCU IS READY TO HELP YOU SAVE!

Find out how we can help create a specific holiday savings account to keep your seasonal funds separate from regular savings when you scan the QR code.

BORROW WISELY WITH HHCU!

If you've been slowly saving for the holiday season, but don't want to deplete your savings, consider a Holiday Loan at HHCU! Scan the QR code to learn more or to apply.



Federally Insured by NCUA