

# EXPRESSWAY NEWS

## WINTER 2025

Houston  
Highway  
CREDIT UNION



## HOLIDAY CLOSURES

Martin Luther King, Jr. Day  
Monday, January 20th

Presidents Day  
Monday, February 17th

## READY TO CONQUER YOUR MOUNTAIN OF DEBT

*But unsure where to start?*

CONSIDER ONE OF TWO DEBT PAYOFF METHODS.

### DEBT SNOWBALL

*Focuses on total debt size as a priority*

With the debt snowball method, your goal is to pay off debt from the smallest balance to the largest balance, regardless of interest rate. With minimum payments made on all other loans except the smallest, your focus is on one loan, credit card, or other debt at a time while being intentional with your payments. Here's how it works:

- 1 Throw any extra income at the smallest loan balance while making minimum payments on other debts each month.
- 2 Once the first loan is completely paid, use those funds to roll into your next lowest balance loan.
- 3 Continue the process until you've paid off every debt.

Tons of people use the debt snowball method each year to tackle their mountain of debt. The most significant perk of the debt snowball method is that the small but quick wins are excellent motivators to keep you going on your debt-free journey until you've worked through all debts.

### DEBT AVALANCHE

*Focuses on highest interest as a priority*

The debt avalanche method for tackling your debt is the process of starting with your debt of the highest interest rate, paying off, and moving to the next highest interest rate. Here's how it works:

- 1 Identify which debt has the current highest interest rate
- 2 Throw any extra income at the debt with the highest interest rate while making minimum monthly payments on other debt.
- 3 Once a debt is paid off, move on to the next highest interest rate debt until you've paid off every debt.

The debt avalanche method is a great way to tackle your mountain of debt. The most significant perk of the debt avalanche method is that you start by paying off the highest interest rate debt first which can save you hundreds or even thousands of dollars in interest.

## HHCU IS READY TO HELP YOU ON YOUR DEBT-FREE JOURNEY IN 2025!

Sometimes, the snowball method and avalanche method can feel overwhelming or impossible. If that's the case, consider consolidating all your debt into a single, monthly payment with a debt consolidation loan. By consolidating all debts, you can streamline your payments into one and tackle your goal more easily. We're ready to help you! Simply click below to apply for a debt consolidation loan or call our office to speak with an HHCU team member today!

[CLICK HERE TO APPLY!](#)





# Tax Season

## SAVINGS

Use your tax refund to kickstart your savings! Whether you want to save for a rainy day, put aside money for a home, contribute to your retirement savings, begin your investing journey, or simply want to save for a short-term goal, we are ready to help you accomplish your savings goals! Be sure to deposit your tax refund into your HHCU account and access it when you need it this year, or later!

HHCU Routing Number: 313083251



## DOWNLOAD OUR FREE MOBILE APP

Get free HHCU account access 24/7 when you download our mobile app. Easily check account balances, transfer funds, or deposit checks from the comfort of your home or while on-the-go! Access our free mobile app at the links below!



## SAVINGS & CLUB ACCOUNTS AT HHCU

Start saving for your 2025 summer vacation when you open a separate Savings Account at HHCU! Set aside funds each month or opt for automatic transfers to your club account each month and enjoy your hard-earned savings six months from now!

Plus, if you overspent or went over budget this holiday season, consider opening a Christmas Club Account to save for this year's holiday shopping when the time comes. Set aside an allotted amount of funds each paycheck to better prepare for the holiday season.

Click below to open club accounts today!

[CLICK TO OPEN A VACATION SAVINGS ACCOUNT](#)

[CLICK TO OPEN A CHRISTMAS CLUB ACCOUNT](#)

## 72nd Annual Meeting

Join us for our 72nd Annual Meeting! Mark your calendars with the information below. We hope to see you there!



Saturday, March 15, 2025



9:00 am



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