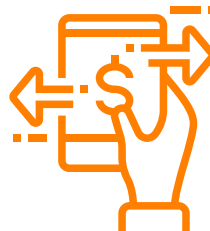


FREE & CONVENIENT

Loan Payment Options

(Primary Individual Full Name)
(First Joint Individual Full Name)
(Mailing Address Line 1)
(Mailing Address Line 2)
(City, State, Zip)



Dear <First Name>,

Our digital channels, like the Hiway mobile app, mobile deposit, and electronic payment services are FREE and easy to learn, saving you time and money with fewer checks to write, envelopes to mail and visits to the branch to make. (And given this crazy winter so far, taking care of business from home sounds pretty good.) Now, we're excited to share more free, easy options for you to pay your loans.



PAY-BY-PHONE FOR YOUR HIWAY LOAN

It rhymes, and it's easy! You can now use our Pay-by-Phone* option to make a one-time payment on your Hiway loans.

- Call 651.291.1515 or 800.899.5626 (toll free) and select Make a Loan Payment to access our automated service, then follow a few voice prompts with our automated attendant.
- Be sure to have your routing & account number or debit card number from the financial institution that you are using to pay your Hiway loan.

* Not available for Hiway credit cards or commercial loans. Cannot be used to make your final loan payment. Payments after 4:00 p.m. will process on the next business day.



AUTOMATIC PAYMENTS

Set up a regular payment from your Hiway account, or from another financial institution. It's the easiest way to ensure you never miss a due date!

Contact a Consumer Loan or Mortgage Servicing Representative to set up automatic payments from another financial institution.



ONLINE/MOBILE BANKING

Make a payment from a Hiway account by navigating to Move Money > Loan Payments.

You can also make some payments using an external account. These can be added under Move Money > Link External Account.

Please note that Hiway Visa Card payments are not supported from an external account. However, you can easily make a payment from the Manage Cards menu.



HIWAY'S ONLINE PAYMENT CENTER

Easily pay from your Hiway checking or savings, or transfer from another financial institution using your routing & account number or debit card.

Visit hiway.org and search for Online Payment Center.

Flip for Hiway's Digital Banking channels...



POLICY CHANGE: BANK-BY-MAIL ENVELOPES

As we've added more channels for you, Hiway will no longer be supplying postage-paid envelopes for mail transactions. If you still prefer to mail in your payments, of course, you may do so, but we encourage you to try our digital channels, which will generally be much faster.

Once you get comfortable, you'll never go back!



GO DIGITAL.



ONLINE/MOBILE BANKING

- Check your balances & review account history
- Make transfers between accounts
- Send and receive money* with Zelle®
- Pay your bills and your Hiway loans
- Deposit checks**
- It's free & easy!



HIWAY CARDS APP

Free tools to manage your credit & debit cards include:

- Make a payment
- Dispute a charge
- Set up alerts
- Set travel notifications
- Activate your cards
- View transactions
- Lock/unlock your card



HIWAY LIVE BANKING

- Chat with a representative face-to-face, like any video meeting
- Open new accounts or apply for a loan
- Easily upload requested images or documents
- Review and even sign contracts or agreements
- Visit hiway.org/contact/video-chat/ to get started!



ATMS

- Take advantage of 64,000 fee-free ATMs – some take deposits!
- Search near you on hiway.org or our mobile app

Thank you for your membership! We look forward to helping you explore our digital offerings.

*Not available for members under 18 or Share Builder, Business or H.S.A. accounts.

**Not available for Share Builder, H.S.A. and Business Savings Basic accounts.

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Digital, ATM and other services are not available to members whom have previously been notified of having their services limited in accordance with credit union policy.