



Annette Zimmerman, CEO

"Whether it is helping you find ways to save more, reduce debt, or bringing you time saving services, we are working diligently to find ways to improve our products and service for you. When you need help, you can count on us to be here giving you our best."

Pay Off Debt? Check. Save More? Check.

It's a new year and time for a new set of resolutions. I don't know if you are like me, but I like making resolutions. I see them as a way to start the year fresh, a clean slate from which to begin the year. I think of resolutions as a yearly checklist of self-awareness. Many people use the new year to resolve to become better off financially. I am happy when people decide to take control of their finances and find the new year is a great time to do a financial wellness check. Why is that important? Well for starters, you can reflect on the previous year – the challenges, the celebrations and the needs – now you have a strong starting point to evaluate, set new financial goals and make changes that will move you closer to your financial dreams in 2014.

At **PrimeWay**, we have the tools to help you with those changes and goals. We offer a financial advisor at no cost to you. With tax season just around the corner, now is the best time to get your finances in order so you aren't in a rush to beat the April 15 deadline. Perhaps the holiday season has found you in a little more debt than you had planned. SavvyMoney may be just the resource for you. You can learn more information about SavvyMoney inside this newsletter, but I can tell you it is a great way to fully understand your debt and it will even help you with a plan of attack to reduce your expenses and save your hard-earned money.

We pride ourselves on helping our members. If you find yourself in a situation where you are unsure of your options, allow us to help. Our friendly staff is readily available to listen to your needs and find the best solution that will put you on the sound financial path. We are here to help you and are always happy when our members come back to us with their success stories. You can make 2014 a great financial year for you and your family.

So, what is your resolution? What goals will you set for 2014? We resolve to be here when you need us, to help you find the best financial solution and to provide you with the best money management tools. Without you, our members, we would not exist. You are the reason we do what we do.

As always, should you have any questions or concerns, please feel free to contact us at 713.799.6200. We are always here to serve you.

Happy New Year from our **PrimeWay** family to you and your family.

Annette Zimmerman, CEO

Annual Meeting

Date: March 26, 2014
 Reception: 5:00 p.m.
 Meeting: 5:30 p.m.

Heights Branch Lobby
 3800 Washington Ave.
 Houston, Texas 77007

Up For Re-Election

DELORES HERNANDEZ



Ms. Delores Hernandez has been employed with AT&T Services for more than 36 years and for the past 3 years as Area Manager in the Property Management Division.

Ms. Hernandez is an active volunteer. Her volunteer efforts include 21 years as a volunteer with **PrimeWay** Federal Credit Union serving as a member of the Delinquent Loan, Supervisory and Nominating committees. Ms. Hernandez has been a member of Faith Memorial Baptist Church for over 35 years and is proud to volunteer as a Sunday School teacher. She has also served on various committees within her church, which include the Children's Ministry Committee, Youth Committee and the By-Laws Committee.

Ms. Hernandez dedicates her time and energy to her three children, Natalie, Christelle and Edward, and three wonderful grandchildren, Celeste, Hannah and Emily.

CHARLES HIGHTOWER



Mr. Charles Hightower has more than 40 years of experience as a credit union volunteer. He began donating his time as Board Director in the early 1970s as a result of his belief in the organization and the cause.

In 1998, Mr. Hightower was elected as Chairman for TexasOne Credit Union (now **PrimeWay**) and served in that capacity until the merger with **PrimeWay** in June 2010.

Mr. Hightower's professional career spans more than 50 years of service. He began with Cameron Iron Works, then remained with Cameron Cooper and then retired from Wyman Gordon PCC.

NOMINATION BY PETITION

- Petitions must be made with 1% of member signatures (minimum of 20 and maximum of 500).
- Nominations by petition must be received by Anthony Kilty, Nomination Committee Chair, care of **PrimeWay**, by the close of business February 12, 2014.
- Each nominee by petition must submit a statement of qualifications and biographical data with the petition, similar to those offered in this notice.
- A signed certificate must accompany nominations by petitions from the nominee, or nominees, stating that they are agreeable to nomination and will serve if elected.

NOMINATION DURING MEETING

- Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide one nominee for each position to be filled, or circumstances prevent the candidacy of one of the other nominees for the position to be filled.
- Only those positions without a nominee are subject to nominations from the floor.

ELECTION PROCEDURES

- Nominations will be posted in a conspicuous place in each credit union office by February 18, 2014 -- 35 days prior to the Annual Meeting set for March 26, 2014.
- The election will be conducted at the Annual Meeting.
- Irrespective of the number of shares, no member has more than one vote.
- The election will not be conducted by ballot.
- Members cannot vote by proxy, but a member other than a natural person may vote through an agent designated in writing for the purpose. A trustee or other person acting in a representative capacity is not as such entitled to vote.

Volunteer of the Year

Annette Zimmerman, **PrimeWay** Federal Credit Union's President/CEO, was named Volunteer of the Year by Career and Recovery Resources, Inc., a non-profit, United Way agency that helps people identify and overcome barriers to employment. Established in 1945, Career and Recovery Resources, Inc. offers employment, professional and job retention services to assist clients of all backgrounds.



Ms. Zimmerman serves as Co-Chair of Career and Recovery Resources, Inc. Marketing Committee. She is proudly active in the organization's fundraising efforts and is also happy to donate her time to help put Houston citizens back to work. "I am proud to be part of an organization that strives to help people overcome employment obstacles," said Ms. Zimmerman. She also added, "Any efforts on my part went towards a much greater cause. Their initiatives and support of those in need is nothing short of amazing."

Vernus Swisher, Career and Recovery Resources, Inc. CEO, presented the Volunteer of the Year Award to Ms. Zimmerman.

Member Donation

PrimeWay was proud to receive a painting that has sentimental value attached to it. Mr. James Neil was a long time board member of **PrimeWay** Federal Credit Union. Upon retirement from

the board, Mr. Neil received a painting as a token of gratitude for his dedicated service. Mr. Neil has since passed away and his wife, Mary

Neil, graciously donated the painting back to **PrimeWay**. Chairman of the Board, Earnest Luker, accepted the painting on behalf of **PrimeWay**. "We were proud to accept the painting from Mrs. Neil and are excited to hang the painting within our organization. It will be a great reminder of Mr. Neil and his service to the credit union and will serve as a reminder of the many great people who have offered their time and talent to the credit union and its members."



Your Resolution Tools

a new year... a new financial you.

Many people make New Year's Resolutions with the best intentions. Sometimes sticking to them can prove to be a challenge. If your resolution involves your finances, then we have the tools to help you.

SavvyMoney

We offer a **FREE** and totally anonymous tool called SavvyMoney. Accessed through our website, SavvyMoney analyzes your financial information and provides strategies to help you move forward. You can also contact us through SavvyMoney if you need financial help to achieve your goals. **To access SavvyMoney, visit our website, www.primewayfcu.com and then click "Debt Reduction Help" under "Tips, Tools, & Resources."**

Investment Resources

If you are thinking of investing your money but are not sure about the logistics, you should consider contacting **Dawn Rodriguez**, our LPL Financial Advisor. She is here to help answer your questions and advise you in making the best decisions regarding your investments. To schedule an appointment or to discuss your options, call **Dawn** at **713.799.6260** or email her at **dawnc.rodriguez@lpl.com** today.





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Holiday Closings

Martin Luther King, Jr. Day

Monday, January 20, 2014

Presidents Day

Monday, February 17, 2014

Annual Meeting

Wednesday, March 26, 2014 @ 5:00 p.m.

Memorial Day

Monday, May 26, 2014

Resolution #415:

Out with the old... in with the new.



Switch to a low interest
rate *PrimeWay Visa*
Credit Card today.*

*All credit subject to approval. Some restrictions apply.