



"Membership Makes a Difference"

P.O. Box 554  
Macon, MO 63552

**MACON LOBBY HOURS**

Monday—Friday  
7:30 am—4:30 pm

**MACON DRIVE THRU**

Monday—Thursday  
7:30 am—4:30 pm  
Friday  
7:30 am—5:00 pm

**KIRKSVILLE LOBBY HOURS**

Monday—Friday  
8:00 am—4:30 pm

**Holiday Hours**

We will be closed

May 27

Memorial Day

July 4

Independence Day

**Your HCU Staff**

- Kay Lucas**, President  
*Kay@yourHCU.com*
- Sherry Coram**, Vice-President  
*Sherry@yourHCU.com*
- Janell Roth**, Branch Manager  
*Janell@yourHCU.com*
- Paula Baase**,  
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- Loan Officers**
- Brenda Miller**
- Maria Rash**
- Meredith Belt**
- Josh Farmer**
- Member Service Representatives**
- Sheila Still**
- Karyn Shepherd**
- Sarah Hartung**
- Ginger Hulett**
- Diana Sandner**
- Valerie Ray**
- Hannah Bogart**
- Tashiea Brookhart**

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[www.YourHCU.com](http://www.YourHCU.com)

# ON THE HORIZON

Volume 24, Issue 1

March 31, 2019

## Credit Union Updates

### 65th Annual Meeting

The 65th annual meeting of Horizon Credit Union was held at 6:00 p.m. on Thursday, March 28, 2019, at First Baptist Church in Macon, Missouri. The meeting was attended by more than 250 members and guests enjoying a catered dinner, door prizes and fellowship.

**Kirksville Location**—Chairman of the board, Dennis Fessler, informed those present at the meeting that the credit union has purchased property in Kirksville, 2 blocks north of our current location, on Baltimore Street. The board plans to build a new facility there complete with drive thru and an ATM to better serve our members.

**Election Results**—The results of the recent election of officers were announced at the meeting.

Those elected to serve three year terms are:

- Larry Murdock,  
Board Member
- Sam Hartung,  
Board Member
- Rod Applebury,  
Supervisory Committee

Please congratulate these members on their election. They will work to assure that your interests are protected and the credit union will continue to succeed. We appreciate all of our volunteers!

### Misplaced Your Debit Card?

If you think that you may have misplaced your Horizon Credit Union debit card, you can now log in to your online account and turn it off. Simply log back in and turn the card back on once you have located it.

### Free Mobile App

Have you used Horizon Credit Union's Mobile Branch? It's fast, convenient and best of all, it's free! Search the Apple Store or Google Play for "HCU Mobile Branch", download the app, and start banking on your phone or tablet today! Please call us if you have questions.

### Verification of Accounts

We are conducting our annual verification of accounts. Please check the balance on your statement. If you disagree with the balance on your account, please contact Supervisory Committee Chairperson, Carla Howard at 29977 Lake Street, Macon, MO 63552.

### MOBILE DEPOSIT IS HERE!



## Need a Car to Get to Work? Help is On the Horizon!

Car loans for those with

- ★ Poor Credit
  - ★ NO Credit
  - ★ Difficult Credit Situations
- Easy Application Process - apply online at [www.YourHCU.com](http://www.YourHCU.com)

Competitive Interest Rates

Incentive for Credit Improvement



# Interest Rates

## Share Accounts

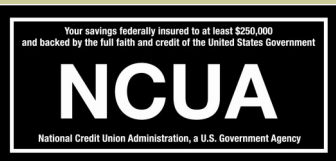
Effective 2/11/19

Shares 0.50%, 0.50% APY  
 Club 0.60%, 0.60% APY

## Certificates of Deposit

6 mo. 0.70%, 0.70% APY  
 9 mo. 0.75%, 0.75% APY  
 12 mo. 0.80%, 0.80% APY  
 15 mo. 2.20%, 2.22% APY  
 18 mo. 2.50%, 2.52% APY  
 24 mo. 1.80%, 1.81% APY  
 36 mo. 1.80%, 1.81% APY  
 48 mo. 2.00%, 2.02% APY  
 55 mo. 2.00%, 2.02% APY

*Certificate of Deposit rates are subject to change daily*



## Loans

Effective 9/01/18

Loan Type	Rate as low as*
Share Secured	2.50%
2019 - 2017**	2.50%
2016 - 2014**	3.75%
2013 **	4.75%
2012 - 2007**	5.00%
2006 & older**	5.25%
Signature Loans	11.00%
Computers	7.00%
Lawnmowers	5.00%
Comm/Ag Equip	4.00%
Credit Card	13.90%

\*Rates are based on applicant's credit bureau score, term of loan and re-payment options.

\*\*Increase 1% for Recreational Items

Phone: 660-385-8205  
 Macon Fax: 660-385-6662  
 Kirksville Fax: 660-234-0051

www.YourHCU.com

# People Helping People

## Scholarship Winners

The credit union proudly awarded \$2,500 in scholarships at our annual meeting. Five individuals each received \$500 toward their college expenses. Those individuals are:

Lane Blackford of Macon son of Corey and Anna Blackford

Ojuanna Smith of Elmer daughter of Don and Anita Smith

Amy Lewis of Brookfield

Jackson Schumann of Moberly son of Chuck and Andrea Schumann

Phillip Brucks of Macon son of Dennis and Barb Brucks



This marks the 21st year that the Credit Union has awarded scholarships. The winners were picked based on the following essay topic: "Describe What Membership in Horizon Credit Union Means to Me". Consideration was also given to their GPA, ACT scores, letter of recommendation from a teacher or counselor and usage of credit union services. Essays were graded by employees of Heartland Credit Union Association. Congratulations and best wishes to these students!

## Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. This quarters winning members are Diane Ropp of Kirksville, Charles Kitchen of Huntsville and Delphine Newton of Beaver. They will each receive a check for \$25.00.

*Congratulations to our winners!*



We will help from start to closing - give us a call!



NMLS #1037 **660-385-8205**

## It's Vacation Time!

Please remember to call the credit union and let us know that you will be traveling if you plan to use your Horizon debit or credit card while on vacation. We will make a note on your card account so that you will not have interrupted service while on vacation.

# Your Community Your Credit Union

## 5 Reason to Order Checks Through Your HCU

- Each check order contains multiple security features
- Your account information is secure We do not sell your account information to anyone
- We guarantee the documents to process efficiently
- Each order offers assistance if your checks are ever lost or stolen
- We offer a wide variety of styles and designs

## Credit union members have more to love:

Get **\$100** for every new line activated with Sprint®

Visit [LoveMyCreditUnion.org/Paul](http://LoveMyCreditUnion.org/Paul)

