



# ON THE HORIZON

Volume 24, Issue 2

June 30, 2019

P.O. Box 554  
Macon, MO 63552

## MACON LOBBY HOURS

Monday—Friday  
7:30 am—4:00 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

July 4

Independence Day

September 2

Labor Day

## Your HCU Staff

**Kay Lucas**, President  
*Kay@yourHCU.com*  
**Sherry Coram**, Vice-President  
*Sherry@yourHCU.com*  
**Brenda Miller**, Branch Manager  
*Brenda@yourHCU.com*  
**Paula Baase**,  
Member Services Manager  
*Paula@yourHCU.com*  
**Loan Officers**  
**Janell Roth**  
**Maria Math**  
**Meredith Belt**  
**Josh Farmer**

## Member Service Representatives

**Sheila Still**  
**Karyn Shepherd**  
**Sarah Hartung**  
**Ginger Hulett**  
**Diana Sandner**  
**Valerie Ray**  
**Hannah Bogart**  
**Tashiea Brookhart**

*MemberService@YourHCU.com*  
*LoanProcessing@YourHCU.com*  
*Kirksville@YourHCU.com*

Phone: 660-385-8205  
Fax: 660-385-6662

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

## Credit Union Updates

**Kirksville Updates**—Demolition of the existing building at 701 South Baltimore in Kirksville is complete. The credit union board is working with contractors to establish a timeline for construction of a new facility in this location which will include an ATM, drive up and full service facility. We are currently serving walk-in members at 1204 South Baltimore. Come visit us!

**Vehicle Purchasing Assistance**—We have available, at a discounted rate, products designed to assist our members in the automotive purchasing process. Contact us before buying a vehicle to make sure you are getting the best rates and affordable loan products.

**CarFax Vehicle History Reports**—for only \$25 you can request a CarFax report which contains important information that can impact your decision about a used vehicle through a detailed

vehicle identification number check.

**Route 66 Extended Auto Repair Warranties**—You may purchase peace of mind knowing that covered repairs will not be a huge out of pocket expense.

**GAP**—Also known as Guaranteed Asset Protection, covers the difference between the actual cash value of a vehicle and the balance still owed on your auto loan.

**Online Loan Application**—For added convenience, you may now submit your loan application online. Visit [www.YourHCU.com](http://www.YourHCU.com) and click on “Online Application”. Simply fill in your information and click submit.

*Please call the Credit Union if you would like more information or if you would like detailed pricing for your vehicle.*

## 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.

## 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 6/18/19

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.	1.50%, 1.51% 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*

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

### 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**  
**Kirkville Fax: 660-234-0051**  
**www.YourHCU.com**

## People Helping People

**Credit Card Rebates** were posted to member credit card statements in June. These rebates are declared annually by the Board of Directors. This year, participating members received 1% back on their eligible purchases. If you would like to learn how to participate in this rewarding program, please contact us.



**Online Credit Card Statements**—Your HCU credit card statement is available online. You may make payments to your account, view your up-to-date balance information and view your transactions quickly to verify that they are valid. You may sign up for this service at [www.EZCARDinfo.com](http://www.EZCARDinfo.com).

### 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.

### Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are Johnny Harris Jr of Macon, Paul Kimmel of Green City and Annette Valentine of Lucerne. 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**


Your Community  
Your Credit Union

## Save a trip...



**Make deposits  
from your  
phone!**

**Only \$1 per item deposited—  
ask for details**



## \$100 CASH FOR EVERY NEW LINE

When credit union members activate new lines with Sprint®

Visit [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin) to learn more.

