



# ON THE HORIZON

Volume 24, Issue 3

September 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

**October 14**

*Columbus Day*

**November 28**

*Thanksgiving Day*

**December 25**

*Christmas 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 Rash**

**Meredith Belt**

**Josh Farmer**

## **Member Service Representatives**

**Karyn Shepherd**

**Sarah Hartung**

**Ginger Hulett**

**Megan Liebhart**

**Diana Sandner**

**Valerie Ray**

**Hannah Bogear**

**Tashiea Brookhart**

*MemberService@YourHCU.com*

*LoanProcessing@YourHCU.com*

*Kirksville@YourHCU.com*

**Phone: 660-385-8205**

**Fax: 660-385-6662**

**www.YourHCU.com**

## **Credit Union Updates**

### **NEW WEBSITE Coming soon**

To better serve our members, we are currently working on a website re-design and plan to launch the new version of [www.YourHCU.com](http://www.YourHCU.com) in October. We appreciate your patience during this transition period. We hope you are pleased with the new design!

### **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.

### **Bank Anytime, Anywhere**

To make doing business with us easy, we have the following services available.

#### **•HCU Mobile Branch**

Bank on your phone with Mobile Deposit

#### **•Online Banking/Online BillPay**

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

#### **•Telephone Banking**

1-866-825-5232  
24/7 Convenience

Contact us for more information or to enroll in these services.

Your Community  
Your Credit Union

## **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

### **Skip-A-Pay Program**

To help with holiday expenses and taxes, eligible Credit Union members may be able to skip the December payment on their loans. To be eligible, a loan must have been opened prior to June 1, 2019, had a full payment made within 45 days and there may be no more than two 30-day delinquencies. Any loan that has been refinanced is considered a new loan and is subject to the above guidelines. If you are interested in the skip-a-pay option, please talk to a member services representative. Forms will be available in the office the end of October!

### **MOBILE DEPOSIT IS HERE!**



## Interest Rates

### Share Accounts

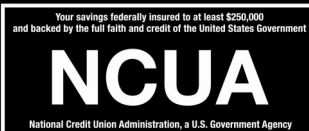
Effective 8/09/19

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. 1.25%, 1.26% APY  
24 mo. 1.80%, 1.81% APY  
36 mo. 1.70%, 1.71% APY  
48 mo. 2.00%, 2.02% APY

*Certificate of Deposit rates are  
subject to change daily*



### Loans

Effective 10/01/19

Loan Type	Rate as low as*
Share Secured	2.50%
2020 - 2018**	2.50%
2017 - 2015**	3.75%
2014 **	4.75%
2013 - 2008**	5.00%
2007 & 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  
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[www.YourHCU.com](http://www.YourHCU.com)

## People Helping People

### Inactive Accounts

An inactive account is any account with a balance of less than \$100.00 of which there has been no activity of any kind for a period of 12 months. Dividends posting to the account do not count as activity. When an account becomes inactive, the account will be assessed an inactive account fee of \$5.00 for every quarter the account remains inactive. Inactive account fees **will not** be charged to accounts where the member is less than 18 years old in age. **All you need to do is make a minimal deposit to trigger your account to an active account status.** Please call the office with any questions that you may have about your account.

### Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are James Leach of Unionville, George Deierling of Kirksville and Doris Duckworth of Macon. 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**



## Members have more to love

Get a **\$100** cash reward for every new line activated with Sprint®. For a limited time, this offer is available on **unlimited lines!** It's our way of showing you unlimited love.

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

