



# ON THE HORIZON

Volume 24, Issue 4

December 31, 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

**January 1**  
New Year's Day

**January 20**  
Martin Luther King Jr Day

**February 17**  
President's Day

## Your HCU Staff

**Kay Lucas**, President  
*Kay@yourHCU.com*  
**Sherry Coram**, Vice-President  
*Sherry@yourHCU.com*  
**Paula Baase**,  
Member Services Manager  
*Paula@yourHCU.com*  
**Brenda Miller**, Branch Manager  
*Brenda@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 Bogeart**

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

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

**www.YourHCU.com**

## Credit Union Updates

**Election**—Enclosed is a gold colored ballot for the election of board members and supervisory committee members. Each credit union member receives one vote. Take the time to vote to elect members to represent your interests. Please return your ballot to the credit union prior to March 13, 2020.

**Bonus Dividend/Loan Rebate**—The board of directors has declared a bonus dividend based on the success we have shown in the past year. We will pay a 5% bonus on all dividends paid year to date through November 30. The board has also declared a loan rebate of 1% of all credit card purchases made throughout the year and 1.5% of all other loan interest earned year to date to all loan

members that were in good standing through the entire year of 2019. The total paid out to members for this year was over \$32,000. Please look for the dividends that you may have earned on your December 31, 2019, statement. Bonus Dividends are just one of the many benefits of being a credit union member!

## 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.

## You are Invited...

Please join us Thursday, March 26th  
for our **Annual Meeting**

**Dinner at 6:00 p.m.**

Short business meeting & door prizes to follow  
First Baptist Church (please enter through east doors)  
302 N Rutherford St, Macon  
RSVP 660-385-8205 by March 13th

## 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

## MOBILE DEPOSIT IS HERE!



Only \$1 per item deposited



## Interest Rates

### Share Accounts

Effective 11/14/19

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. 0.85%, 0.85% APY  
24 mo. 2.00%, 2.02% APY  
36 mo. 1.80%, 1.81% APY  
48 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 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**

**Kirkville Fax: 660-234-0051**

**www.YourHCU.com**

## People Helping People

### Christmas Club Accounts

Everyone did a great job building up their Christmas Club accounts this year! The first week of October, we paid out over \$142,000. For those of you already participating, any accounts set up for automatic deduction will automatically continue into next year. If you would like to adjust your amount, please give us a call. If you do not already have an account and would like to start one for next year, let us know. You can make deposits by check or automatically. Deposit a little each pay period or each month and you'll have money for Christmas or taxes next year. Contact us today to set up your account!

### Scholarship Program

The credit union is proud to be offering our annual scholarship program again. Five individuals will be awarded \$500 each based on their applications and essays for a total of \$2,500. Applicants must be a current member of Horizon Credit Union to be eligible. Please contact us to have the application mailed, faxed or e-mailed to you. **Applications must be postmarked or returned to the credit union no later than March 13, 2020.** Scholarship winners will be announced at the annual meeting on March 26, 2020.

### Horizon Credit Union members can get \$200 from Sprint

You get \$100 per line on up to two lines when you switch to Sprint. Plus, \$100 loyalty reward every year! That means savings of more than \$600 over Verizon in your first year. With Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

### Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register your new lines at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. **Cash rewards will be deposited directly into your credit union account within 8-10 weeks.**

### Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting after your first year of service.

Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. other mo. charges apply.



We will help from start to  
closing - give us a call!  
NMLS #1037 **660-385-8205**

### Bad Address Fee

Please contact the credit union if your address has changed. If your mail is returned by the post office for three months, your account will be charged a bad address fee yearly until the address is verified by a signature.

### Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. This quarters winning members are Gary Simmons of LaPlata, Lincoln Keen of Bevier and Sabrina Buntin of St. Joseph. They will each receive a check for \$25.00.

*Congratulations to our winners!*

