



ON THE HORIZON

Volume 25, Issue 1

March 31, 2020

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—4:00 pm

KIRKSVILLE DRIVE THRU

Monday—Thursday
8:00 am—4:30 pm
Friday
8:00 am—5:00 pm

Your HCU Staff

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Sarah Hartung
Ginger Hulett
Megan Liebhart
Diana Sandner
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Hannah Bogeart

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Kirkville@YourHCU.com

Phone: 660-385-8205
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www.YourHCU.com

Credit Union Updates

COVID-19 Update

The credit union lobbies in Macon and Kirksville will be closed effective March 19, 2020, until further notice in an effort to protect our members and employees. Also, the annual meeting of Horizon Credit Union scheduled for Thursday, March 26, 2020, has been postponed and will be rescheduled at a later date. Those that made reservations will be contacted with the new information as it becomes available. The retirement reception for Sarah Hartung, Member Service Representative has also been postponed until a later date. Please check our website at www.YourHCU.com if you would like to stay up-to-date. We appreciate your patience during this difficult time and would like you to know that you can utilize our services in

the following ways:

- Drive Thru
- ATM
- Debit/ATM Cards
- Online Banking
- Night Depository
- Mobile Banking
- Telephone Banking
- Online Bill Pay
- Remote Deposit
- Telephone

Please contact us at 660-385-8205 if you need assistance with any of these services.

Kirksville Location—

We are now open at our new location in Kirksville at 701 South Baltimore. We began conducting business there on Monday, March 9, 2020. Please watch our website for Grand Opening information so you can come visit us at the new facility!

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.

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!

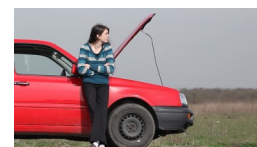


Need a Car to Get to Work? Help is On the Horizon!

Car loans for those with

★ Poor Credit ★ NO Credit ★ Difficult Credit Situations
Easy Application Process - apply online at www.YourHCU.com

Competitive Interest Rates
Incentive for Credit Improvement



Interest Rates

Share Accounts

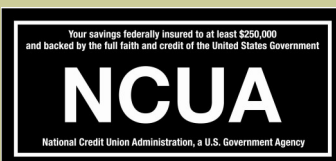
Effective 3/13/2020

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. 1.50%, 1.51% APY
36 mo. 1.75%, 1.76% APY
48 mo. 1.85%, 1.86% 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 - 2019**	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

Kirksville Fax: 660-234-0051

www.YourHCU.com

Holiday Hours

We will be closed

May 25

Memorial Day

July 3

Independence Day

Your Community
Your Credit Union

People Helping People

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 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.

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

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register at 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 one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



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

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.

Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. This quarters winning members are Kayla Hartung of Macon, Randy McQuay of Atlanta and Wanda Teter of Fayette. They will each receive a check for \$25.00.

Congratulations to our winners!

