



"Membership Makes a Difference"

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

**Holiday Hours**

We will be closed

July 3  
Independence Day

September 7  
Labor 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
  - Ginger Hulett
  - Megan Liebhart
  - Diana Sandner
  - Valerie Ray
  - Hannah Bogart
  - Garett Olson
  - Shelbie Erwin
  - Bethany Schmidt

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

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

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

# ON THE HORIZON

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June 30, 2020

## Credit Union Updates

**COVID-19 Updates**— Our drive thru and lobby are open at both locations to serve our members. Please remember if you have had symptoms or may have been exposed to someone that has tested positive, we ask you to bank online, use the mobile app, use the ATM, or call us to see how we can help you to reduce exposure to other members and staff.

**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. The new facility consists of two drive thru lanes, a night depository and a drive thru

co-op ATM. Please come visit us at the new facility!

**Regulation CC Changes** Effective July 1, 2020, the funds availability policy will have the following beneficial change for check holds placed in a transaction account. First business day availability will increase from \$200 to \$225. Please call the office 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

### MOBILE DEPOSIT IS HERE!



Only \$1 per item deposited

•Online Banking/Online BillPay

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

•Telephone Banking  
1-866-825-5232  
24/7 Convenience

•ATM  
Get your balance, transfer funds or get cash at our automatic teller machines in Macon or Kirksville or any of the over 30,000 CO-OP ATM's.

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

## More surcharge-free ATMs than just about any bank, anywhere.

**We make it easy to stay in touch with your money.**

- Access 30,000 surcharge-free locations nationwide
- Look for the CO-OP ATM logo

Find the nearest ATM at [www.YourHCU.com](http://www.YourHCU.com)



## Interest Rates

### Share Accounts

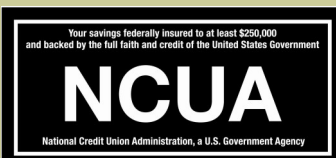
Effective 05/15/2020

Shares 0.40%, 0.40% APY  
Club 0.50%, 0.50% APY

### Certificates of Deposit

6 mo. 0.40%, 0.40% APY  
9 mo. 0.60%, 0.60% APY  
12 mo. 0.75%, 0.75% APY  
24 mo. 1.00%, 1.00% APY  
36 mo. 1.25%, 1.26% APY  
48 mo. 1.50%, 1.51% 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  
Kirksville Fax: 660-234-0051  
[www.YourHCU.com](http://www.YourHCU.com)

Your Community  
Your Credit Union

## 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:

Zoe Isaacson from New Cambria daughter of Ryan and Lou Isaacson

Wesley Ray from Macon son of James and Valerie Ray

Bri Still from Atlanta daughter of Dean and Sheila Still

Caleb Wilson from Macon son of Brain Wilson and Jennifer Wilson

Allison Winkler from Macon daughter of Gary and Kim Winkler

This marks the 22nd 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!

### 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.



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

### 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.

### Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. This quarters winning members are Larry Lewis of Unionville, Brett Levett of Macon and Eric Ogle of Salisbury. They will each receive a check for \$25.00.

*Congratulations to our winners!*

# Stay home. Stay connected.

Credit union members get **\$200** when you switch to Sprint with **Unlimited Plus or Premium**, plus a **\$100 annual loyalty reward**.

Cash via deposit. \$100/line, max 2 lines. Req. new line of service on eligible plan and registration. Loyalty via deposit. \$100/yr. per account.

