



ON THE HORIZON

Volume 25, Issue 3

September 30, 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 HOURS

Monday—Friday

Holiday Hours

We will be closed

October 12
Columbus Day

November 11
Veteran's Day

November 26
Thanksgiving Day

December 25
Christmas 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 Duncan
Diana Sandner
Valerie Ray
Hannah Bogeart
Shelbie Erwin
Bethany Schmidt

MemberService@YourHCU.com
LoanProcessing@YourHCU.com
Kirkville@YourHCU.com

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

www.YourHCU.com

Credit Union Updates

66th Annual Meeting

The 66th annual meeting of Horizon Credit Union was held at 1:00 p.m. on Wednesday, July 15, 2020, at First Baptist Church in Macon, Missouri. The meeting was attended by 15 members. A brief business meeting was conducted and social distancing was practiced.

Election Results—The results of the recent election of officers were announced at the meeting. Those elected to serve three year terms are:

- Dennis Fessler,
Board Member
- Murrell Arnett,
Board Member
- Sarah Marino,
Supervisory Committee
- Chuck Schumann,
Supervisory Committee

Please congratulate these members on their election. They will work to assure that your interests are protected and the credit union will continue to succeed. We appreciate all of our volunteers!

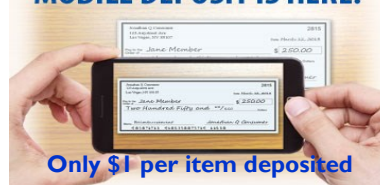
Skip-A-Pay Program

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, 2020, 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, a form is enclosed for your convenience. You may mail or drop off the form with your payment or if the funds are available in your share account, you may fax or email the form to us. Please let us know if you have any questions.



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- Look for the CO-OP ATM logo

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Interest Rates

Share Accounts

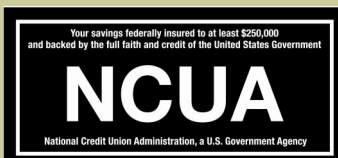
Effective 08/18/2020

Shares 0.30%, 0.30% APY
Club 0.40%, 0.40% APY

Certificates of Deposit

6 mo. 0.40%, 0.40% APY
9 mo. 0.45%, 0.45% APY
13 mo. 0.55%, 0.55% APY
24 mo. 0.75%, 0.75% APY
36 mo. 0.90%, 0.90% APY
48 mo. 1.00%, 1.00% 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

Your Community
Your Credit Union

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 Skyler Sussen of Macon, Brian Martin of Novinger and Richard Wheeler of Queen City. 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**

Scams

Don't be caught off guard

Unfortunately in today's world, the "bad guys" are constantly trying out new ways to take people's hard-earned money. We recommend keeping yourself updated through [Fraud.org](https://www.fraud.org). As they mention on their site, it's probably a scam if someone:

- Makes an offer that sounds too good to be true
- Promises that you can win money, make money, or borrow money easily
- Asks for money to enter a contest, win a sweepstakes or lottery, or claim a prize
- Refuses to send you written information before you agree to buy or donate
- Refuses to give you a physical address
- Refuses to give you the details of the offer before you make any payment
- Requests your bank account or credit card number when you are not making a purchase with that account
- Uses scare tactics or pressure to act immediately
- Insists that you wire money or have a courier pick up your payment
- Refuses to stop calling after you've asked not to be called again
- Contacts you to ask for personal information the company already has
- Gives you a check or money order and asks you to send a portion of the money somewhere

OUR LOBBIES ARE OPEN!

We continue to practice social distancing or you can use our drive-thru or internet/mobile banking. Please call us with questions.