



"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

January 1

New Year's Day

January 18

Martin Luther King Jr. Day

February 15

Presidents 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 Bogear**
- Shelbie Erwin**
- Bethany Schmidt**

MemberService@YourHCU.com
LoanProcessing@YourHCU.com
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ON THE HORIZON

Volume 25, Issue 4

December 31, 2020

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 15, 2021.

Annual Meeting—We would normally hold our annual meeting during the spring months of the upcoming year. Due to the uncertainty with all of the COVID issues and the positive numbers continuing to rise, we do not feel like we are able to set a date right now for the traditional spring an-

nual meeting that we normally hold. We are anticipating that our annual meeting for 2021 would be a little later than that. At this point, we are tentatively thinking of a May or June timeframe and we will be sure to keep you posted. You and your families are all in our thoughts and prayers for continued good health and quick recovery for those that are dealing with COVID issues.

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% of all other loan interest earned year to date to all loan members that were in good standing through the entire year of 2020. The total paid out to members for this year was over \$27,000. Please look for the dividends that you may have earned on your December 31, 2020, statement. Bonus Dividends are just one of the many benefits of being a credit union member!

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



Skip The Trip!

Mobile Deposit Is Easy!



Interest Rates

Share Accounts

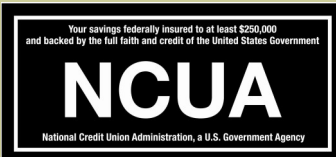
Effective 12/03/2020

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

Certificates of Deposit

6 mo. 0.40%, 0.40% APY
10 mo. 0.45%, 0.45% APY
14 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 11/01/20

Loan Type	Rate as low as*
Share Secured	2.50%
2021 - 2019**	2.50%
2018 - 2016**	3.75%
2015 **	4.75%
2014 - 2009**	5.00%
2008 & older**	5.25%
Signature Loans	11.00%
Computers	7.00%
Lawnmowers	5.00%
Commercial/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

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 \$156,000. 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!



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

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.

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 15, 2021.** Scholarship winners will be announced at the end of April 2021.

Misplaced Your Debit Card?

If you think that you may have misplaced

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. Winning members this quarter are Glennis Adkisson of Lancaster, Allan Muncy of Macon and Glenn Kruessel of Salisbury. They will each receive a check for \$25.00.

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.

Looking
to save FOR
VACATION OR
CHRISTMAS?

With a Minimum Deposit, You Can Open a Club Account Today!

