



"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

May 31

Memorial Day

July 5

Independence Day

Your HCU Staff

Kay Lucas, President
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Sherry@yourHCU.com
Paula Baase,
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Paula@yourHCU.com
Brenda Miller, Branch Manager
Brenda@yourHCU.com

Loan Officers

Janell Roth
Maria Myers
Meredith Belt
Josh Farmer
Member Service Representatives
Karyn Shepherd
Ginger Hulett
Megan Duncan
Diana Sandner
Valerie Ray
Hannah Bogart
Shelbie Erwin
Bethany Schmidt

MemberService@YourHCU.com
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ON THE HORIZON

Volume 26, Issue 1

March 31, 2021

Credit Union Updates

67th Annual Meeting
Horizon Credit Union's 67th annual meeting will be held at 1:00 p.m. on Tuesday, June 15, 2021, at First Baptist Church, 302 North Rutherford Street in Macon, Missouri. The meeting will consist of a brief business meeting and social distancing will be practiced. Dinner will not be served and there will not be any door prizes. We are required to have an annual meeting with at least 15 members in attendance and we are fulfill this obligation. Please RSVP to 660-385-8205 if you would like to attend this year. We hope that next year we can gather for our normal meeting format of food, fun and fellowship!

Socially Distanced World—While the last year has been challenging, Horizon Credit Union has continued to serve our members, without interruption, throughout the pandemic. We encourage members to call before coming to the credit union to verify if we can help them over the phone, by email or online. If a member must come to the credit union, we recommend that they use drive through if possible. If your business must be done in person, we have added shields on the teller lines and are limiting members to lobby-only access to insure social distancing. We hope these precautions have helped to slow the spread of the disease.

Members 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.

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.

Staying Connected in a

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

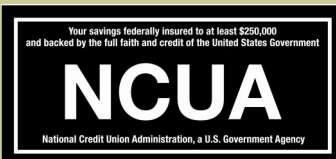
Effective 3/04/2021

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

Certificates of Deposit

9 mo. 0.40%, 0.40% APY
16 mo. 0.45%, 0.45% APY
24 mo. 0.50%, 0.50% APY
36 mo. 0.60%, 0.60% APY
48 mo. 0.70%, 0.70% 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

Why One Telephone Number?

If you have called the Credit Union lately, you may have realized that we have one phone number that serves both our Macon and Kirksville locations. Due to technology, when you call 660-385-8205, the phone rings at both of our locations. This allows employees at either location to answer your call and assist you. This assures that you will get to speak to one of our friendly representatives as quickly as possible, phone calls may be transferred seamlessly between the branches and you will not need to worry about which location you should call for different needs. Just dial 660-385-8205 and you will have access to everything Horizon Credit Union has to offer!

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.

Online Loan Application—For added convenience, you may now submit your loan application online. Visit www.YourHCU.com and click “Apply Today”, “Online Application”. Simply fill in your information and click submit. We strive to process all loan applications the same day received and will respond the next business day, at the latest.

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. Along with helping you pay for auto repairs, every plan we offer includes zero deductible, nationwide coverage, 24/7/365 emergency roadside service, 30 day money-back guarantee, transferable and direct claims payments. We have had hundreds of members take advantage of this service and you can too! (vehicle does not have to be financed



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

with Horizon Credit Union to qualify)

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.

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.

Please call the Credit Union if you would like more information or if you would like detailed pricing for your vehicle.

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.

Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are David Link of Chillicothe, Amanda Ewigman of Kansas City and Arthur Masten of Macon. They will each receive a check for \$25.00.

Congratulations to our winners!

