



"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 5
Independence Day

September 6
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 Myers**
 - Meredith Belt**
 - Josh Farmer**
 - Member Service Representatives**
 - Karyn Shepherd**
 - Ginger Hulett**
 - Megan Duncan**
 - Diana Sandner**
 - Hannah Bogcart**
 - Shelbie Erwin**
 - Tasheia Brookhart**
- MemberService@YourHCU.com*
LoanProcessing@YourHCU.com
Kirkville@YourHCU.com

ON THE HORIZON

Volume 26, Issue 12

June 30, 2021

Credit Union Updates

67th Annual Meeting

Horizon Credit Union's 67th annual meeting was held at 1:00 p.m. on Tuesday, June 15, 2021, at First Baptist Church in Macon, Missouri. The meeting consisted of a brief business meeting and the announcement of board and committee members for the next year. Those elected to serve a three year term were: Eldon Turner to the Board of Directors and Carla Howard and Brian Anderson to the Supervisory Committee.

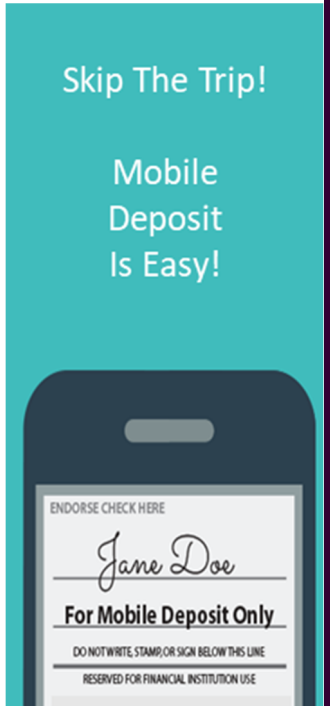
We hope that next year we can gather for our normal meeting format of food, fun and fellowship!

\$5,000 Awarded to Scholarship Recipients 10 students were awarded \$500 each - Multiple area school districts and universities are being represented among this year's scholarship recipients. Each student will receive a \$500

scholarship to use towards their college expenses. The ten scholarship winners for 2021 are as follows: Paige Perkins, Senior at Atlanta C-3; Paige is the daughter of William and Julie Perkins of Atlanta. Bryce Lucas, Senior at Macon R-1; Bryce is the son of Matt and Kay Lucas of Macon. Blake Murr, Senior at Macon R-1; Blake is the son of Jarod and Tiffanee Murr of Macon. Brady Murr, Senior at Macon R-1; Brady is the son of Jarod and Tiffanee Murr of Macon. Tanner Carriker, Senior at Macon County R-IV; Tanner is the son of Jim and Angie Carriker of New Cambria, MO. Emma Blackford, Senior at Macon R-1; Emma is the daughter of Corey and Anna Blackford of Macon. Emilee Butner, Undergraduate student at Central Christian College of the Bible, Moberly, MO; Emilee is the daughter of Jonathan and Karen Butner of Macon, MO. Millie Gough, Senior at South Shelby High School; Millie is the daughter of Scott and Paula Gough of Shelbina, MO. Hunter Stivers, Senior at Macon R-1; Hunter is the son of James and Cindy Stivers of Macon. Peyton Hayes, Senior at Macon R-1; Peyton is the son of Julie Knowles and Brian Hayes of Macon.

Increased Daily Dollar Limits on Debit Cards

To better assist our members with daily purchases and ATM transactions, we have increased the daily dollar limit on Horizon Credit Union debit cards. The daily dollar limit for point of purchase transactions has been increased to \$2,500 and for ATM transactions, the limit has been increased to \$500. These limitations are subject to the available balance in your account. Please contact us if you have any questions regarding these changes.



Interest Rates

Share Accounts

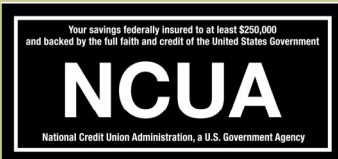
Effective 6/10/2021

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

Certificates of Deposit

12 mo. 0.30%, 0.30% APY
16 mo. 0.40%, 0.40% APY
24 mo. 0.45%, 0.45% 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

Credit Card Rebates will be posted to member credit card statements in June. These rebates are declared annually by the Board of Directors. This year, participating members received 1% back on their eligible purchases. If you would like to learn how to participate in this rewarding program, please contact us.

Online Credit Card Statements—Your HCU credit card statement is available online. You may make payments to your account, view your up-to-date balance information and view your transactions quickly to verify that they are valid. You may sign up for this service at www.EZCARDinfo.com.

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.

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.

Free Mobile App—Have you used Horizon Credit Union's mobile app? 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 contact us if you have any questions.

Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are Jennifer Waller of Macon, Lawrence Lowe of Kirksville and James Morrow of Moberly. 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**

How to travel frugally

That renewed urge to travel could put additional strain on American wallets that they haven't felt in the past year. According to [ValuePenguin](http://ValuePenguin.com), people spend an average of about \$581 to go away for about four nights within the U.S. The average cost of international travel is about \$3,250 for a typical 12 to 13 night trip abroad.

If you've got the travel bug, don't worry – a vacation away doesn't have to break the bank! Here are some suggestions for frugal travel from the [Travel Channel](http://TravelChannel.com):

***Travel during the off-season** – Tours, lodging and even food is often discounted during the travel "off-seasons." Consider trekking through Europe in the winter or visiting the Caribbean during the summer months (although this is considered hurricane season – so travel with caution!)

***Fly on an off-peak day or time** – Flights generally cost much less on a Monday or Tuesday than they do on Thursdays or Fridays. Also keep in mind that the second flight of the day is less expensive than the first.

***Skip hotels** – Sometimes, hotel rates can skyrocket. If that's the case, consider finding lodging through an app such as Airbnb, which can sometimes save you money while also giving you more space and amenities.

***Avoid renting a car** – Make a point of researching your destination's public transportation or ridesharing app capabilities ahead of time. Usually, utilizing these options can save you money over renting a car. When possible, opt to walk around your destination. There's no better way to explore a new city – and you'll skip paying for transportation all together.