



"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

October 11
Columbus Day

November 11
Veterans Day

November 25
Thanksgiving Day

December 23
Close at noon

December 24
Christmas Day observed

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 Bogart**
 - Shelbie Erwin**
 - Tasheia Brookhart**

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

ON THE HORIZON

Volume 26, Issue 3

September 30, 2021

Credit Union Updates



Eldon L. Turner
8/20/1947-8/29/2021

We express our deepest sympathy to the family and friends of our long-time board member and friend, Eldon Turner. He passed away on August 29, 2021 at the age of 74. He was a long-time credit union member and served on the board of directors and numerous other credit union committees for over 30 years. He held many positions over the years including Chairman of the Board of Directors. He loved our credit union and enjoyed serving on all of the different committees to help our credit union grow. He will be missed by all of us.

Due to his passing, the board has appointed Carla Howard to fill his board position until the next credit union election in the spring of 2022. Since Carla was the Chairman of the Supervisory Committee, this also created an opening on the Supervisory Committee and the Board of Directors has elected to

reappoint Bryan Moots to fill that position until the next credit union election as well. The Supervisory Committee will re-organize at their next meeting and elect a chairman for their committee.

Mailing Address

Once a year for auditing purposes, we are required to send out a statement to all members listing a Supervisory Committee member's address to contact if you notice any discrepancies on your account. This address is only to be used if you would like to report a discrepancy on your account and should not be used for any other purpose. The mailing address to send items to the credit union for credit to your account is:

Horizon Credit Union
P.O. Box 554
Macon, MO 63552

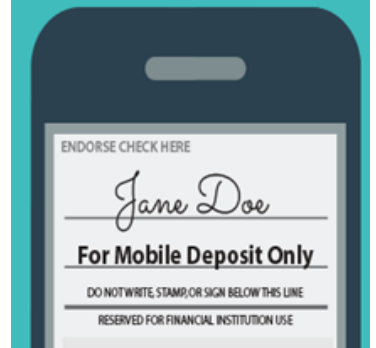
Using any other address, will cause a delay in items being credited to your account. Please let us know if you have any questions or concerns.



Christmas Club Funds Transfer
1st Week of October

Skip The Trip!

Mobile Deposit Is Easy!



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, 2021, 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, please talk to a member services representative. Forms will be available in the office the end of October!

Interest Rates

Share Accounts

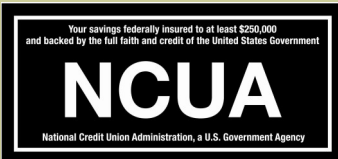
Effective 8/09/2021

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

Certificates of Deposit

12 mo. 0.30%, 0.30% APY
 18 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 10/01/21

Loan Type	Rate as low as*
Share Secured	2.50%
2022 - 2019**	2.50%
2018 - 2016**	3.75%
2015 - 2011**	5.00%
2010 & 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

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.



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.

Free Online Bill Pay—Have you tried Horizon Credit Union's online bill pay? It makes managing your payments fast, easy and secure. The system is free to members as long as you use it at least once every six months. You may enroll in this service at www.YourHCU.com using your account log in information. Please contact us if you have questions.

Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are Neal Dille of Atlanta, Dottie Wray of Macon and Michael Gardner of Polo. 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**

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.

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.

