



"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 17

Martin Luther King Jr Day

February 21

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 Myers**
- Meredith Belt**
- Josh Farmer**
- Member Service Representatives**
- Karyn Shepherd**
- Ginger Hulett**
- Megan Duncan**
- Diana Sandner**
- Hannah Bogart**
- Shelbie Erwin**
- Tasheia Brookhart**
- Tammy Watkins**

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

ON THE HORIZON

Volume 26, Issue 4

December 31, 2021

Credit Union Updates

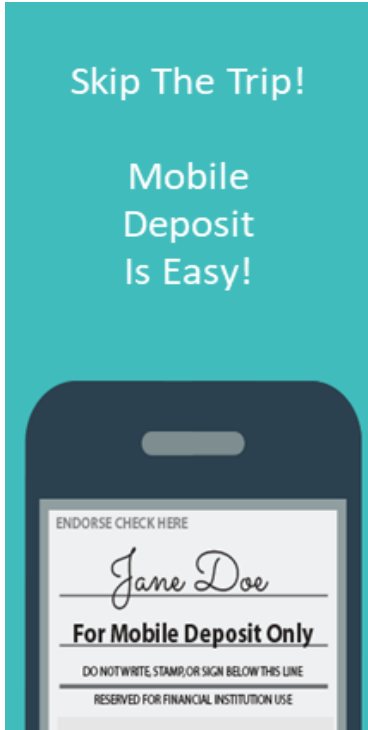


Murrell Wayne Arnett
03/13/45-10/18/21

We express our deepest sympathy to the family and friends of our long-time board member and friend Murrell Arnett. He passed away on October 18, 2021 at the age of 76. He was a long-time credit union member and served on the Board of Directors and numerous other credit union committees for over 33 years. He held many positions over the years including Vice-Chairman of the Board of Directors. He also served as an officer of the Northeast Chapter of Credit Union for many years. He loved our credit union and enjoyed serving on all of the different committees to help our credit union grow. He was always the first one to jump in and help with anything and his friendly, good-hearted teasing was shared with everyone he knew and loved. He sure loved his credit union and he was extremely proud of the fact that he saw it grow to be a \$50M credit union in his life time. His friendship and mentoring will be missed by all of us.

Due to his passing, the board appointed Bryan Moots to fill his board position until the next credit union election in the spring of 2022. Bryan has served for 20 years on the Credit Committee and the Supervisory Committee. Bryan has agreed to run on the upcoming ballot of officers as well for the 2022 election of officers.

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 April 15, 2022.



Please Join Us...

Horizon Credit Union
68th Annual Membership Meeting

Thursday, April 28, 2022
Dinner at 6:00 p.m.
Short business meeting & prizes to follow

First Baptist Church
302 N Rutherford Street
Macon, MO 63552
(Please enter through East doors)

RSVP by April 15, 2022 to 660-385-8205 or
MemberService@YourHCU.com

Interest Rates

Share Accounts

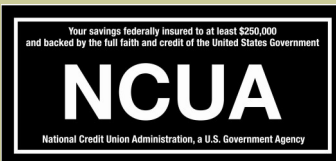
Effective 11/10/2021

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

Certificates of Deposit

15 mo. 0.35%, 0.35% 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

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 2021. The total paid out to members for this year was over \$29,000. Please look for the dividends that you may have earned on your December 31, 2021, statement. Bonus Dividends are just one of the many benefits of being a credit union member!

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.

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!

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



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

yearly until the address is verified by a signature.

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.

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 visit www.YourHCU.com to access the application online or 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, 2022.** Scholarship winners will be announced at our annual meeting on April 28, 2022.



Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are Constance Binder of Macon, Harold Robinson of Queen City and Norma Miles of Leonard. They will each receive a check for \$25.00.

Congratulations to our winners!