



"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 30

Memorial Day

June 20

Juneteenth Nat'l Independence Day

July 4

Independence Day

Your HCU Staff

Kay Lucas, President
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Paula Baase,
Member Services Manager
Paula@yourHCU.com

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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
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ON THE HORIZON

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March 31, 2022

Credit Union Updates

Continuing to Serve You in Many Ways—As 2021 drew to a close, it was apparent that the pandemic was far from over. We continue to exercise caution to protect our employees and members while serving you as you are accustomed. We continue to encourage members to call before coming to the credit union to verify if we can help them over the phone, by email or online or to give us time to prepare for your visit so we can limit the time spent waiting. If a member must come to the credit union, we recommend that they use drive through if possible to limit congestion in the lobby. If your business must be done in person, we have added shields 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, Sarah Marino at 511 Bluebird Court, Macon, MO 63552. 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.

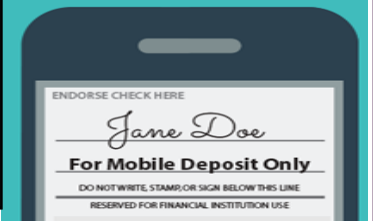
Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are Anthony Yount of New Cambria, Gary Lagle of Macon and Kimberly Grienke of Brookfield. They will each receive a check for \$25.00.

Congratulations to our winners!

Skip The Trip!

Mobile Deposit Is Easy!



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

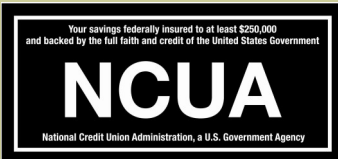
Effective 1/07/2022

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

Certificates of Deposit

15 mo. 0.35%, 0.35% APY
 19 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

How to pay down holiday debt

Now that the holidays are over, are you struggling with how to pay down your Christmas credit card debt? Here are some easily implemented tips to get started from [CNBC](http://CNBC.com).

Know your budget – If you don't have a budget, make one. If you do, revisit it. Make a list of who you owe, how much and the interest rate for each.

Choose a pay back method – There are two different schools of thought for paying back debt: The snowball method means you start by paying off the lowest amount of debt and then move on to the next lowest and so on; the avalanche method focuses on paying down the debt with the highest interest rate first. There are benefits to each and you could even mix it up and use a combination of the two.

Automate your payments – By automating your payments, it will almost be out of sight, out of mind.

Lower your rate – Although you'll need a high credit score to obtain one these days, if you can find a credit card with a 0% rate on balance transfers, you should apply for it. Then transfer your highest balance to get a lower interest rate.

Pay more than the minimum -- Typically, a minimum payment is only 1% of the total, plus interest. If paying only the minimum on \$6,300 (the average amount of household credit card debt in America) with an average interest rate of 16%, it would take 17 years to pay it down and you'll end up paying around \$7,100 in interest. Doubling the minimum amount each month will result in a little over two years of payments with only \$1,100 in interest.

Spring cleaning is for finances, too...

There's nothing like airing out your home from a long winter, scrubbing it down to a sparkly shine, and decluttering the mess that's piled up. Deep cleans are meant for



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

more than just your house, though. Your finances most likely need some spring cleaning, too.

According to [Nerd Wallet](http://NerdWallet.com), spring is a good time to “conduct a thorough review of your finances and address any neglected areas.” The first and easiest way to conquer that task is by updating your budget, which changes in different areas each year. It's good to reassess spending habits at least once a year.

Financial goals can change over time, particularly during pandemic years, so reevaluating them each spring is important. Everything from annual vacations to new jobs should be included in your list of financial goals.

Other ways to clean up your finances include:

- reviewing your insurance coverage
- streaming and cutting unnecessary subscriptions
- updating credit cards based on your spending habits to maximize rewards and incentives
- ensuring your mobile app balances (PayPal, Venmo, Cash App) have zero balances to collect interest on cash that is otherwise just sitting there.

No matter how or when you comb through your finances, it's important to do it at least once a year.

