



"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 4
Independence Day

September 5
Labor Day

Your HCU Staff

Kay Lucas, President
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Sherry@yourHCU.com

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
Geralyn Blomberg

Member Service Representatives

Karyn Shepherd
Ginger Hulett
Megan Duncan
Diana Sandner
Hannah Bogart
Shelbie Erwin
Tasheia Brookhart
Tammy Watkins

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ON THE HORIZON

Volume 27, Issue 1

June 30, 2022

Credit Union Updates

68th Annual Meeting

Horizon Credit Union's 68th annual meeting was held at 6:00 p.m. on Thursday, April 28, 2022, at First Baptist Church in Macon, Missouri. The meeting consisted of a meal, a brief business meeting and the announcement of board and committee members elected for the next term. Those elected to serve on the Board of Directors: Larry Murdock and Carla Howard for a three year term and Sam Hartung and Bryan Moots for a two year term. Those elected to serve on the Supervisory Committee: Rod Applebury and Marisa Christy-Kerns for a three year term.

We had a wonderful evening full of food, fun and fellowship!

\$2,500 Awarded to Scholarship Recipients 5 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. Those awarded scholarships at our annual meeting were:

Landon Viers, son of Brandon and Kimberly Viers of Hallsville, MO. Landon

attends Missouri University of Science and Technology and is majoring in Nuclear Engineering.

Abigail Farmer, daughter of Josh and Amie Farmer of Atlanta, MO. Abbie attends Atlanta High School and plans to attend Park University, Kansas City, MO and Major in Elementary Education.

Rylee Meneely, daughter of Tammy and Willy Menelly of Wheeling, MO. Rylee attends Meadville R-IV High School and plans to attend Northwest Missouri State University and major in Agricultural Science.

Samantha Daniels, daughter of Cindy and Brad Daniels of Unionville, MO. Samantha attends Putnam County R-1 and plans to attend Indian Hills Community College and Major in Radiologic Technology.

Olivia Anderson, daughter of Christopher and Stephanie Anderson of Chillicothe, MO. Olivia attends Chillicothe High School and plans to attend Northwest Missouri State University and major in Radiologic Science.

We are very proud of our scholarship recipients and wish them all well in their future endeavors!

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.

Skip The Trip!

Mobile
Deposit
Is Easy!



Interest Rates

Share Accounts

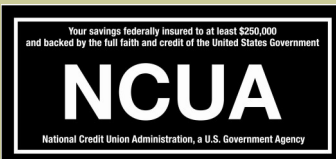
Effective 6/06/2022

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

Certificates of Deposit

12 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

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 Leslie Thrasher of Bevier, Robert Simmons of Marshall and Savannah Peters of Macon. 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

Gas Prices Are At Record Highs. Here's How To Save At The Pump

- 1. Use Gas Apps to Find Cheap Gas Near You**—There are a handful of helpful apps that will show you nearby gas stations and real-time prices of their gas. GasBuddy, for example, lets users update nearby gas prices and allows you to search by current location, ZIP code or city. GasBuddy also offers a free rewards card for users that provides discounts on gas. The card links directly to a checking account and is sent via mail. Swiping the rewards card at the gas pump can save users up to 25 cents per gallon, according to GasBuddy's website. GasBuddy makes money by selling customer data preferences to station operators, according to USA Today.
- 2. Enroll in Gas Rewards Programs**—Those with a favorite gas station chain can benefit from enrolling in its rewards program. These programs reward returning customers by providing discounts every time they fill up.
- 3. Take Advantage of Grocery Store Rewards Programs**—Numerous grocery store chains have loyalty programs that provide gas rewards. The program rules vary by store.
- 4. Buy Gas with a Rewards Credit Card**—Responsible credit card usage can reap rewards at the gas pump. Some credit cards have specific spending categories with high-percentage earning amounts, including gas. Be sure to pay off your credit card balance in full each month to avoid extra costs to cover interest.
- 5. Fill up on Mondays**—A Feb. 2022 survey by GasBuddy found that gas is the cheapest on Mondays in most states across the country, and Wednesday, Thursday and Saturday were the most expensive days.