



"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 10
Columbus Day

November 11
Veterans Day

November 24
Thanksgiving Day

December 23
Close at noon

December 26
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**
- Maria Myers**
- Meredith Belt**
- Josh Farmer**
- Geralyn Blomberg**

Member Service Representatives
Karyn Shepherd
Ginger Hulett
Megan Duncan
Diana Sandner
Hannah Bogart
Shelbie Erwin
Tammy Watkins
MemberService@YourHCU.com
LoanProcessing@YourHCU.com
Kirksville@YourHCU.com

ON THE HORIZON

Volume 27, Issue 3

September 30, 2022

Credit Union Updates

Open House at Kirksville

We held an open house at our Kirksville branch during the week of September 19th – September 23rd with refreshments, door prizes and giveaways all week long. We wanted to give our credit union members and our Kirksville and surrounding community members a chance to stop in, meet the staff and see what our credit union has to offer in services.

Just to give you a little history on our Kirksville expansion, we opened our first new branch in Kirksville in August of 2018. We signed a two-year lease on a rental property located at 1204 S. Baltimore Street to get our operations started. We then purchased a piece of property on January 31, 2019, at the corner of Baltimore and Normal Street in Kirksville and began the demo and construction process during 2019. We were able to move into our new facility at 701 S. Baltimore in Kirksville in March 2020. With all of the COVID issues and restrictions that came during the next year and a half, we were not able to hold our open house as quickly as we would have hoped. We felt it was in the best interest of our members and staff to try and keep everyone as safe as possible with limited contact and interaction during that time.

We had a great week for our open house. Our daily winners were: Eddy Miller, Andria Lough, Terry Smith, Bonnie Krueger, William Poe, Teresa Longoria, Claire Darling, Robin Wahner, Timothy Berry, Darrin Bingham, Colby Reynolds, Kathryn Ding, John Gunnels, Isidore Mutipula, Mamy Mabengo, Larry Dudgeon,

Ashley McCoy, Shelby Thompson, Joe Story, Amanda Steele, Kelly Jones, Jerry Snyder, Carol Fulfer, Lillian Hall, and Ryan Rusk. Our daily winners for our games were: Karen Poe, Amanda Cuculich, Kathryn Ding, Louie Ding, Tammy Gray, and Don Smith.

Our current staff members at the Kirksville branch are Brenda Miller, Branch Manager; Loan Officers, Josh Farmer and GERALYN Blomberg; and Member Service Representatives, Shelbie Erwin and Tammy Watkins.

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, 2022, 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!

Skip The Trip!

Mobile Deposit Is Easy!



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

Interest Rates

Share Accounts

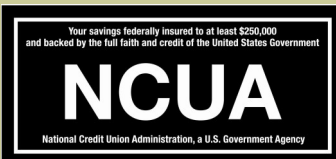
Effective 9/26/2022

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

Certificates of Deposit

12 mo. 0.65%, 0.65% APY
18 mo. 0.75%, 0.75% APY
24 mo. 0.85%, 0.85% APY
36 mo. 1.00%, 1.00% APY
48 mo. 1.20%, 1.21% APY

Certificate of Deposit rates are subject to change daily



Loans

Effective 10/01/22

Loan Type	Rate as low as*
Share Secured	2.50%
2023 - 2019**	2.50%
2018 - 2015**	3.75%
2014 - 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 login 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 Lori Jackson of Macon, Tim Howard of Macon and Levi Butner 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**

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 of 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.

