



"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 2

New Year's Day

January 16

Martin Luther King Jr. Day

February 20

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

- Maria Myers**
- Meredith Belt**
- Josh Farmer**
- Gerilyn Blomberg**
- Megan Duncan**, loan assistant
Member Service Representatives
- Karyn Shepherd**
- Ginger Hulett**
- Diana Sandner**
- Hannah Bogeart**
- Shelbie Erwin**
- Tammy Watkins**
- Angie Christensen**
- Veda Acree**
- Lexi Crump**
MemberService@YourHCU.com
LoanProcessing@YourHCU.com
Kirksville@YourHCU.com

ON THE HORIZON

Volume 27, Issue 4

December 31, 2022

Credit Union Updates

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 by April 14, 2023.

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 6% 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 1.5% of all other loan interest earned year to date to all loan members that were in good standing through the entire year of 2022. The total paid out to members for this year was over \$42,000. Please look for the dividends that you may have earned on your December 31, 2022, statement. Bonus Dividends are just one of the many benefits of being a credit union member!

Please Join Us...

Horizon Credit Union
69th Annual Membership Meeting

Thursday, April 27, 2023

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)

More surcharge-free ATMs than just about any bank, anywhere.

We make it easy to stay in touch with your money.

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- Look for the CO-OP ATM logo

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Interest Rates

Share Accounts

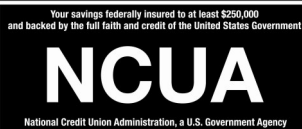
Effective 12/21/2022

Shares 0.50%, 0.50% APY
Club 0.60%, 0.60% APY

Certificates of Deposit

6 mo. 1.50%, 1.51% APY
12 mo. 3.20%, 3.24% APY
18 mo. 4.00%, 4.06% APY
24 mo. 4.00%, 4.06% APY
36 mo. 3.50%, 3.55% APY
48 mo. 3.50%, 3.55% APY
60 mo. 5.00%, 5.09% APY

Certificate of Deposit rates are subject to change daily



Loans

Effective 11/10/22

Loan Type	Rate as low as*
Share Secured	3.00%
2023 - 2019**	4.50%
2018 - 2015**	5.75%
2014 - 2011 **	7.00%
2010 & older**	7.25%
Signature Loans	12.00%
Computers	9.00%
Lawnmowers	7.00%
Commercial/Ag Equip	5.50%
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

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 \$160,000. 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!

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 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 31, 2023.** Scholarship winners will be announced at the end of April 2023.

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.



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

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 yearly until the address is verified by a signature.

Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are Jerry Thompson of Macon, John Dinsmore of Princeton and Orville Campbell of Macon. They will each receive a check for \$25.00.

