



"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 4
Labor Day

Your HCU Staff

- Kay Lucas**, President
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- 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**
- Megan Duncan**, loan assistant
- Member Service Representatives**
- Karyn Shepherd**
- Diana Sandner**
- Hannah Bogcart**
- Shelbie Erwin**
- Tammy Watkins**
- Angie Christensen**
- Veda Acree**
- Lexi Crump**
- Susan Peters**
- Penny McCully**
- Janet Wear**

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LoanProcessing@YourHCU.com
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ON THE HORIZON

Volume 28, Issue 2

June 30, 2023

Credit Union Updates

69th Annual Meeting

Horizon Credit Union's 69th annual meeting was held at 6:00 p.m. on Thursday, April 27th, 2023, at the First Baptist Church in Macon, Missouri and was attended by around 285 members and guests. 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 were Dennis Fessler. Those elected to serve on the supervisory committee were Sarah Marino and Sam Grimes. All positions were for a three-year term. We had a wonderful evening full of food, fun and fellowship!

Pick Three Winners

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are: William Lear of Macon, Donald Roberts of Bevier and Robert Hogan IV of Boliver. They will each receive a check for \$25.00.

Congratulations to our winners!

\$5,000 Awarded to Scholarship Recipients

10 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. The ten scholarship winners for 2023 are as follows:

- Brooklyn Anderson from Macon daughter of Brian and Michele Anderson
- Tyra Harris from Macon granddaughter of MiCha Harris of Macon
- Brenna Holman from Macon daughter of Karen Waller and Talt Holman
- Shane Koch from Macon son of Beth Prentzler and TC Koch
- Gentry Perkins from Atlanta daughter of William and Julie Perkins
- Savannah Grace Peters from Macon daughter of Shawn and Susan Peters of Macon
- Lauren Reeves from Moberly daughter of Cynthia and Mike Reeves
- Chloe Slover from Macon daughter of Dustie and Timothy Slover
- Makaila Teter from Atlanta daughter of Cindy and Scott Teter
- Caylie Wilson from Macon, undergraduate student at MACC, daughter of the late Larry and Lori Wilson.

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



Let us help you SAVE up to 15% off tickets. Only available at SilverDollarCity.com/save

Use Promo Code: **31813**

Don't forget to snap those pictures to share with your credit union family back home.

Interest Rates

Share Accounts

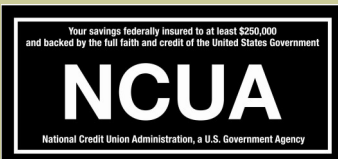
Effective June 8, 2023

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

Certificates of Deposit

12 mo. 1.50%, 1.51% APY
20 mo. 3.50%, 3.55% APY
24 mo. 2.00%, 2.02% APY
36 mo. 2.50%, 2.52% APY
48 mo. 3.00%, 3.03% APY
60 mo. 4.25%, 4.32% APY

Certificate of Deposit rates are subject to change daily



Loans

Effective 02/01/2023

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	11.00%
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

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.

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.

Track activity on your HCU debit and credit cards

With real-time Visa® Purchase Alerts, you can receive updates on your HCU Visa® debit and credit card activity to help reduce fraud and monitor your accounts, wherever you are. Select the delivery options that work for you - text messages, emails, or both for extra security and convenience. This unique service is available free for HCU Visa® cardholders. Sign up here today!

Three steps to enroll:

1. Check to see if your card is eligible
2. Register your mobile device and email to receive Visa Purchase Alerts
3. Choose the notifications that match your needs, such as transactions exceeding a set amount

Benefits of Visa® Purchase Alerts include:

- Real-time alerts help you identify potentially fraudulent activity
- Track spending and stay on top of account balances
- Adjust your alerts any time to what makes sense for you
- Choose to receive your alerts via text, email, or both
- Simple online enrollment
- Peace of mind from knowing your account is secure
- Set notifications that are right for you
- Reaching a purchase amount threshold
- International purchases
- Purchases made on the internet or over the phone

SIGN UP AND LEARN MORE ABOUT VISA PURCHASE ALERTS AT VISA.COM

WE HAVE UPDATED

Do you use our FREE 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.



Out of sight, out of mind.

Save with our vacation club accounts. Call or stop in to get the account open, no minimum is required. Deposit one lump sum or on a monthly basis and the balance will earn you 0.60% APY. As you are planning your trip, know that the funds will be cashed out the first week of May. A penalty will apply if cashed out early.



Congratulations Ginger Hulett



It has been fun filled the last 8 years with Ginger on the front line. We will miss seeing your smiling face every day but we sure hope you enjoy your retirement and many travels in your future.