



"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 9

Columbus Day

November 10

Veterans Day

November 23

Thanksgiving Day

December 22

Close at noon

December 25

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

Meredith Belt
Josh Farmer
Geralyn Blomberg
Megan Duncan
Hannah Bogeart, loan assistant
Veda Acree, loan assistant

Member Service Representatives
Karyn Shepherd, **Diana Sandner**,
Shelbie Erwin, **Tammy Watkins**,
Angie Christensen, **Lexi Crump**,
Susan Peters, **Penny McCully**,
Janet Wear (custodial staff)

MemberService@YourHCU.com
LoanProcessing@YourHCU.com
Kirksville@YourHCU.com

ON THE HORIZON

Volume 28, Issue 3

September 30, 2023

Credit Union Updates

Why One Telephone Number?

If you have called the Credit Union lately, you may have realized that we have one phone number that serves both our Macon and Kirksville locations. Due to technology, when you call 660-385-8205, the phone rings at both of our locations. This allows employees at either location to answer your call and assist you. This assures that you will get to speak to one of our friendly representatives as quickly as possible, phone calls may be transferred seamlessly between the branches and you will not need to worry about which location you should call for different needs. Just dial 660-385-8205 and you will have access to everything Horizon Credit Union has to offer!

Me yelling "REPRESENTATIVE!!!" to the automated customer service



You will always get a live person when you call Horizon Credit Union! I don't know of anyone who likes to call a place of business and have to go through all of the automated phone prompts. It is so frustrating!

Horizon Credit Union prides ourselves on the fact that you will always get to speak to a real person when you call into our office. Member service is what it is all about and we feel like that is one of the best ways we can provide great member service!

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, 2023, 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 service representative. Forms are included with this mailing and will also be available by calling the office.



Christmas Club funds transfer the 1st week 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.

Interest Rates

Share Accounts

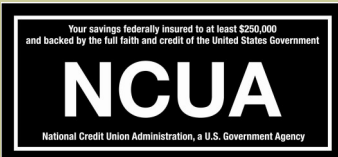
Effective 9/15/2023

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

Certificates of Deposit

6 mo. 3.50%, 3.55% APY
 14 mo. 3.00%, 3.03% APY
 20 mo. 4.00%, 4.06% APY
 24 mo. 4.00%, 4.06% 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 10/01/23

Loan Type	Rate as low as*
Share Secured	3.00%
2024 - 2020**	4.50%
2019 - 2016**	5.75%
2015 - 2012**	7.00%
2011 & older**	7.25%
Signature Loans	11.00%
Computers	9.00%
Lawnmowers	7.00%
Commercial/Ag Equip (contact us)	
Credit Card	13.90%

*Rates are based on applicant's credit bureau score, term of loan and re-payment options.

**Increase 2% 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.



Are you looking for a change with your current checking account? Come and see us and we will walk you through what we have to offer.

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.



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 Codee Basler of Macon, Lisa Holman of Callao and Dan Moore of Macon. They will each receive a check for \$25.00.

Congratulations to our winners!

