



"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 1

New Year's Day

January 15

Martin Luther King Jr. Day

February 19

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

Josh Farmer, Assistant Branch
Manager, *Josh@yourHCU.com*

Loan Officers

Meredith Belt
Geralyn Blomberg
Megan Duncan
Hannah Bogart, 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**,
Sheena Pagett & Marsha Blevins
Susan Peters, Administrative Assistant
Janet Wear, Custodial Staff

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

ON THE HORIZON

Volume 28, Issue 4

December 31, 2023

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 12, 2024.

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 5% 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% of all other loan interest earned year to date to all loan members that were in good standing through the entire year of 2023. The total paid out to members for this year was over \$40,000. Please look for the dividends that you may have earned on your December 31, 2023, statement. Bonus dividends are just one of the many benefits of being a credit union member!

Please Join Us...

Horizon Credit Union
70th Annual Membership
Meeting

Thursday, April 25, 2024

Dinner at 6:00 p.m.

Short business meeting & prizes to follow

First Baptist Church

302 N Rutherford Street

Macon, MO 63552

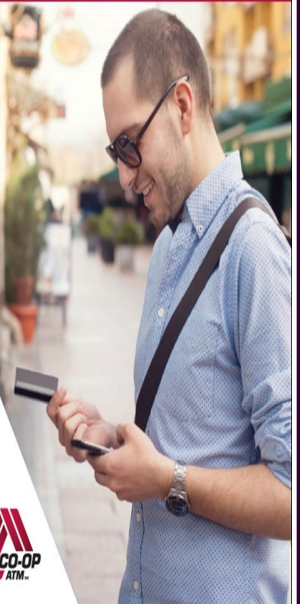
(Please enter through East doors)

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Interest Rates

Share Accounts

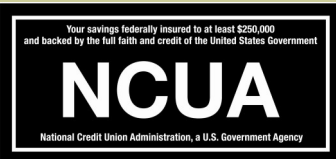
Effective 12/20/2023

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

Certificates of Deposit

6 mo. 3.00%, 3.03% APY
11 mo. 5.00%, 5.09% APY
20 mo. 3.00%, 3.03% APY
24 mo. 4.00%, 4.06% APY
36 mo. 3.00%, 3.03% APY
47 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	5.50%
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

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 \$170,000. 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!



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.

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 Brian Toll of Macon, Cory Criag of LaPlata and Brian Long of Erie, CO. They will each receive a check for \$25.00.

Congratulations to our winners!

Scholarship Program

The credit union is proud to be offering our annual scholarship program again. Scholarships will be awarded for \$500 each based on their applications and essays for a total of \$5,000. 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 April 1, 2024.** Scholarship winners will be announced at the end of April 2024.

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.

