



# ON THE HORIZON

Volume 30, Issue 1

March 31, 2025

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

**May 26**

*Memorial Day*

**June 19**

*Juneteenth Nat'l Independence Day*

**July 4**

*Independence 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*

**Josh Farmer**, Branch Manager

*Josh@yourHCU.com*

**Geralyn Blomberg**, Assistant

Branch Manager,

*Geralyn@yourHCU.com*

## Loan Officers

**Meredith Belt**

**Megan Duncan**

**Hannah Bogart**

**Shelbie Erwin**, Loan Assistant

**Angie Christensen**, Loan Assistant

## Member Service Representatives

**Karyn Shepherd**, **Diana Sandner**,

**Tammy Watkins**, **Lexi Crump**,

**Penny McCully**, **Susan Peters**,

**Marsha Blevins** & **Markie**

**Stroppel**

**Janet Wear**, Custodial Staff

*MemberService@YourHCU.com*

*LoanProcessing@YourHCU.com*

*Kirksville@YourHCU.com*

## **CREDIT UNION UPDATES:**

**How Do I Know My Credit Union is Federally Insured?** Federally insured credit unions are required to indicate their insured status in their advertising and to display the official NCUSIF insurance sign in their offices and branches. For a complete directory of federally insured credit unions, visit the NCUA's agency website at [nca.gov](http://nca.gov).

**Coverage Limits** - The standard share insurance amount is \$250,000 per share owner, per insured credit union, for each account ownership category. The \$250,000 standard share insurance account became permanent through the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

**The NCUA Share Insurance Estimator** - The NCUA Electronic Share Insurance Estimator is available to help members better understand the protection offered by the NCUSIF. This interactive site allows users to input data to compute the amount of NCUSIF coverage available under different account scenarios. This resource is available at [MyCreditUnion.gov/estimator](http://MyCreditUnion.gov/estimator).

**What Is the NCUA?** The National Credit Union Administration, commonly referred to as NCUA, is an independent agency of the

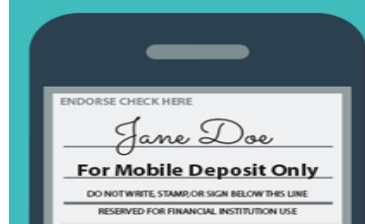
United States government that regulates, charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF). Backed by the full faith and credit of the U.S. government, the NCUSIF insures the accounts of millions of account holders in all federal credit unions and the vast majority of state-chartered credit unions. Share insurance coverage offered through the NCUSIF protects members against losses if a federally insured credit union should fail. You can confidently join and conduct business with federally insured credit unions because no member has ever lost a penny from accounts insured by the NCUSIF.

## **Pick Three Winners**

Winners are picked quarterly from all active Horizon Credit Union members. Winning members this quarter are Vernon Dale Wyatt of Macon, MO; Jessie Jean Roebuck of Macon, MO; and Everett Ruby of LaPlata, MO. They will each receive a \$25.00 deposit to their savings account.

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## Interest Rates

### Share Accounts

Effective 3/12/2025

Shares 0.50%, 0.50% APY

Club 0.60%, 0.60% APY

### Certificates of Deposit

12 mo. 1.40%, 1.41% APY

20 mo. 2.00%, 2.02% APY

24 mo. 2.00%, 2.02% APY

36 mo. 2.50%, 2.52% APY

48 mo. 2.75%, 2.78% APY

60 mo. 3.00%, 3.03% APY

*Certificate of Deposit rates are  
subject to change daily*

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

### Loans

Effective 10/01/24

Loan Type	Rate as low as*
Share Secured	3.00%
2025 - 2021**	4.50%
2020 - 2017**	5.50%
2016 - 2013**	7.00%
2012 & older**	7.50%
Signature Loans	12.00%
Lawnmowers	7.50%
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

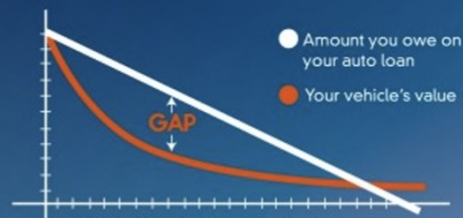
## People Helping People

# Most Auto Loans Need GAP

“We felt that GAP would be a great idea,  
and it turned out to be a fortuitous decision.”  
-Happy Borrower

Primary Insurance Paid: \$7,127

GAP Waived: \$3,559



### What is GAP? Peace of Mind!

If your vehicle is ever totaled or stolen, your primary insurance will usually pay only the current market value of your vehicle, less your deductible.

If the actual cash value is less than your current loan amount, the result could be a financial gap where you must pay the difference between your loan balance and your insurance settlement. This could mean thousands of dollars out of your pocket.

### Do you need GAP protection?

A car starts depreciating as soon as you buy it, but never more than when you drive it off the lot — turning it from a “new” car to a “used” car. To estimate the anticipated depreciation and potential GAP risk, please contact your loan representative and ask to receive a GAP Risk Illustration through the VisualGAP system.

This is general information only. Please refer to your actual GAP Waiver Addendum (GAP) for terms, conditions, coverage, limitations, and restrictions. GAP is not an insurance policy and does not replace or eliminate the need for vehicle insurance coverage. There are exclusions and limitations for items like delinquent payments, late charges, refundable items and financing more than the allowable Loan to Value (LTV%) limit that could leave you responsible for a loan balance after the GAP benefit is applied to your loan. You may cancel GAP during the first 60 Days and receive a full refund of any fee paid. GAP is non-refundable in most states after the first 60 Days.

Looking  
to save FOR  
VACATION OR  
CHRISTMAS?

With a Minimum Deposit, You Can Open a Club Account Today!

