



ON THE HORIZON

Volume 30, Issue 2

June 30, 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

July 4
Independence Day

September 1
Labor Day

Your HCU Staff

Kay Lucas, President
Kay@yourHCU.com
Sherry Coram, Vice-President
Sherry@yourHCU.com
Paula Baase, Member Service
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-Coy, Loan Assistant
Angie Christensen, Loan Assistant

Member Service Representatives

Karyn Shepherd, **Diana Sandner**,
Tammy Watkins, **Lexi Crump**,
Penny McCully, **Susan Peters**,
Markie Stroppel & Nicole Batson,
Janet Wear, Custodial Staff

MemberService@YourHCU.com
LoanProcessing@YourHCU.com
Kirkville@YourHCU.com

Credit Union Updates

71st Annual Meeting

Horizon Credit Union's 71st annual meeting was held at 6:00 p.m. on Thursday, April 10th, 2025, at the First Baptist Church in Macon, Missouri and was attended by around 309 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 Larry Murdock and Carla Howard. Those elected to serve on the supervisory committee were Rod Applebury and Marisa Christy-Kerns. 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: Bonny Neighbors of Princeton, Jan Lori Bledsoe of Belton and Jeffrey Fitzgerald of Greentop. They will each receive a \$25 deposit to their savings account.

Congratulations to our winners!

\$5,000 Awarded to Scholarship Recipients

10 students were awarded \$500 each - Multiple area school districts are being represented among this year's scholarship recipients. Each student received a \$500 scholarship to use towards their college expenses. The ten scholarship winners for 2025 are as follows:

Maysie Snider, Macon R-1, daughter of
John and Michele Snider

Tinley Schneider, Macon R-1, daughter of
Jeremy and Mindy Schneider

Caelan Harland, Macon R-1, son of
Curtis and Carrie Harland

Carli Harland, Macon R-1, daughter of
Curtis and Carrie Harland

Mason Reed, Atlanta C-3, son of
Brian and Tatum Reed

Landyn Hulett, LaPlata R-II, son of
Mike and Jessica Hulett

Colin McCammon, Parkway West, son of
Craig and Jean McCammon

Mackenzie Moyer, University of MO, daughter of
Maria and Brian Moyer

Korey Bales, Macon R-1, daughter of
John Bales and Ashley Gittemeier

Ethan Glover, MACC, son of
Curtis and Brandi Glover

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: **22523**

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

Interest Rates

Share Accounts

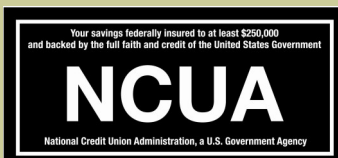
Effective June 4th, 2025

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

Certificates of Deposit

11 mo.	1.40%, 1.41% APY
18 mo.	2.00%, 2.02% APY
24 mo.	2.25%, 2.27% APY
36 mo.	2.75%, 2.78% APY
48 mo.	3.00%, 3.03% APY
60 mo.	3.40%, 3.44% APY

Certificate of Deposit rates are subject to change daily



Loans

Effective October 1st, 2024

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

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 Alerts2
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

MOBILE APP

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.



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.