



ON THE HORIZON

Volume 30, Issue 3

September 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

October 13

Columbus Day

November 11

Veterans Day

November 27

Thanksgiving Day

December 24

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 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 Bogeart

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** &

Dianna Bogeart.

Janet Wear, Custodial Staff

MemberService@YourHCU.com

LoanProcessing@YourHCU.com

Kirkville@YourHCU.com

Credit Union Updates

CONGRATULATIONS SAM HARTUNG!!

We express our congratulations to our Board member, Sam Hartung. He has retired from his full-time career at MoDOT as a Senior Traffic Specialist and has decided to step down from his position as a Board member. He has been a long-time servant to the credit union with over 20 years of volunteer work on the Board of Directors and various other committees such as Supervisory Committee, Credit Committee and the Building and Grounds Committee.



Sam has always been a knowledgeable Board member and was able to provide guidance and direction to the staff and the other committee members. We wish him well in all of his future endeavors during retirement.



SilverDollarCity.com/save
Use promo code: 22523

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, 2025, 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.



CONGRATULATIONS KARYN SHEPHERD!!

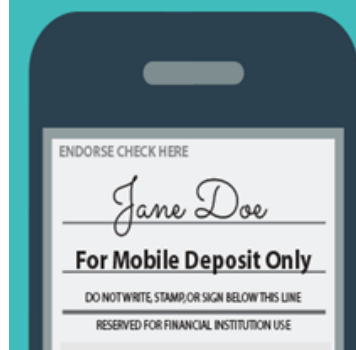
Happy retirement day to our sweet Karyn!! She will be missed by us all! Thank you for taking such great care of our members for all of these years. Thank you for your 27 years of service including 15 years as a volunteer on the Supervisory Committee and 12 years as a Member Service Representative. Congrats and many blessings on all of the new adventures for you and Ron.

Skip The Trip!

**Mobile
Deposit
Is Easy!**



**Christmas Club funds transfer the
1st week of October**



Interest Rates

Share Accounts

Effective September 1st, 2025

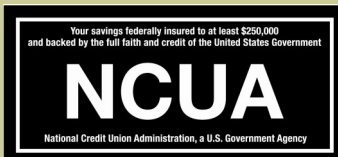
Shares	0.50%, 0.50% APY
Club	0.60%, 0.60% APY

Certificates of Deposit

Effective September 10th, 2025

8 mo.	1.40%, 1.41% APY
14 mo.	4.00%, 4.06% 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, 2025

Loan Type	Rate as low as*
Share Secured	3.00%
2026 - 2022**	4.50%
2021 - 2018**	5.50%
2017 - 2014**	7.00%
2013 & 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

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.



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 Jo Nell Kimmel of Green City, Robert Winn of Cherry Hill, NJ and John Brummitt of Unionville. They will each receive a \$25.00 deposit to their savings account.

Congratulations to our winners!



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.

