



"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 19

Martin Luther King Jr. Day

February 16

Presidents Day

Your HCU Staff

Kay Lucas, President
Kay@yourHCU.com

Sherry Coram, Vice-President of Lending, *Sherry@yourHCU.com*

Paula Baase, Vice-President of Operations, *Paula@yourHCU.com*

Josh Farmer, Branch Manager
Josh@yourHCU.com

Geralyn Blomberg, Assistant Branch Manager, *Geralyn@yourHCU.com*

Loan Officers

Meredith Belt
Hannah Bogeart
Shelbie Erwin-Coy, Loan Assistant
Angie Christensen, Loan Assistant

Member Service Representatives
Diana Sandner, **Tammy Watkins**,
Lexi Crump, **Penny McCully**,
Susan Peters, **Markie Stroppel**,
Nicole Batson, **Dianna Bogeart**,
Leslie Muncy & Beverly Burns.
Janet Wear, Custodial Staff

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

ON THE HORIZON

Volume 30, Issue 4

December 31, 2025

Credit Union Updates

Election—Enclosed is a 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 10, 2026.

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 4% 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 to all loan members that were in good standing through the entire year of 2025. The total paid out to members for this year was over \$18,200. Please look for the bonus dividends that you may have earned on your December 31, 2025 statement. Credit card rebates will be posted on your credit card statement in June. Bonus dividends are just one of the many benefits of being a credit union member!

Please Join Us...

**Horizon Credit Union
72nd Annual Membership
Meeting**

**Thursday, April 23, 2026
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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**We make it easy to stay in
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- Look for the CO-OP ATM logo

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www.YourHCU.com



Interest Rates

Share Accounts

Effective December 1st, 2025

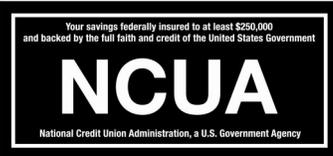
Shares 0.50%, 0.50% APY
Club 0.60%, 0.60% APY

Certificates of Deposit

Effective December 5th, 2025

14 mo. 4.00%, 4.06% APY
18 mo. 2.00%, 2.02% APY
23 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

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 \$185,000. 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 Billy Prather of Cairo, MO, Marilyn Roberts of Macon, MO, and David Wheeler of LaPlata, MO. They will each receive a \$100.00 deposit to their savings account.

Congratulations to our winners!

Scholarship Program

The credit union is proud to be offering our annual scholarship program again. Ten 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 March 20, 2026.** Scholarship winners will be announced in April 2026 at our annual meeting.

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.

