



"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

May 25

Memorial Day

June 19

Juneteenth Nat'l Independence Day

July 3

Independence 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

Jeff Milburn

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 31, Issue 1

March 31, 2026

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 ncau.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.

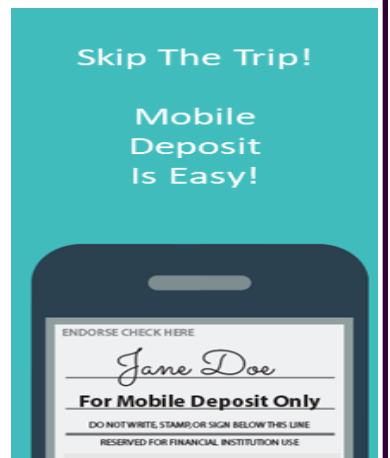
The NCUA Share Insurance Estimator - The NCUA Electronic Share Insurance Estimator is available to help members better understand the protection offered by the NCUSIF. This interactive site allows users to input data to compute the amount of NCUSIF coverage available under different account scenarios.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

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 Peggy Tate, Macon, MO, Donald Bingham, Brookfield, MO, and Stacie Dannenhauer of Memphis, MO. They will each receive a \$100.00 deposit to their savings account.



Advertisement for Silver Dollar City featuring 'SHOWBOAT' and 'WHITE WATER' logos. Text includes 'Save up to 15% off tickets', 'Only Available At silverdollarcity.com/save', a QR code, and 'Use Promo Code: SDC2805'. Images show a showboat and people on a water slide.

Interest Rates

Share Accounts

Effective March 17, 2026

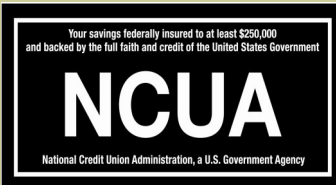
Shares 0.50%, 0.50% APY
Club 0.60%, 0.60% APY

Certificates of Deposit

Effective March 31, 2026

12 mo. 1.50%, 1.51% APY
13 mo. 3.80%, 3.85% APY
18 mo. 2.50%, 2.52% APY
24 mo. 2.00%, 2.02% APY
36 mo. 2.25%, 2.27% APY
48 mo. 2.50%, 2.52% APY
60 mo. 3.00%, 3.03% APY

Certificate of Deposit rates are



Loans

Effective January 12th, 2026

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%
Credit Card	13.90%
Commercial/Ag Equip	(inquire with credit union office)

*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

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!

