



ON THE HORIZON

Volume 31, Issue 2

June 30, 2026

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 3
Independence Day

September 7
Labor 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 Bogear**,
Leslie Muncy, **Beverly Burns &**
Shelli Scott.

Janet Wear, Custodial Staff

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

Credit Union Updates

72nd Annual Meeting

Horizon Credit Union's 72nd annual meeting was held at 6:00 p.m. on Thursday, April 23rd, 2026, at the First Baptist Church in Macon, Missouri and was attended by around 340 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 Dennis Fessler. Those elected to serve on the supervisory committee were Sarah Marino and Sam Grimes. All positions are 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 Kathy Tapp, Macon, MO; David Miner, Macon, MO; and Darren Wyatt of Jacksonville, MO. They will each receive a \$100.00 deposit to their savings account.

Congratulations to our winners!

\$7,500 Awarded to Scholarship Recipients

15 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 15 scholarship winners for 2026 are as follows:

Macon R-1 High School:

Kodie Bales, daughter of John Bales and Ashley Gittemeier
Reece Barnett, daughter of Ryan and Ashley Barnett
Cheyenne Berry, daughter of Courtney and Devin Berry
Phoebe Dixon, daughter of Amanda Foreman and John Dixon
Jake Fry, son of Shaon and Shannon Fry
Kace Holman, son of Karen Waller and Talt Holman
Aaden Jefferson, son of Loree and Aaron Jefferson
Kadence Leeper, daughter of Tara and Travis Leeper
Hagan Ritter, son of Deidre and Brad Ritter
Taylin Schneider, daughter of Jeremy and Mindy Schneider
Andi Weisenborn, daughter of Doris Weisenborn & Brent Weisenborn

Atlanta C-3 High School:

Jaxson Reed, son of Brian and Tatum Reed

LaPlata High School:

Kendrick Hulett, son of Mike and Jessica Hulett

Parkway West High School:

Katherine McCammon, daughter of Craig and Jean McCammon

Brashear High School:

Heidi Lay, daughter of Elizabeth and Charles Lay

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: **SDC2805**

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

Interest Rates

Share Accounts

Effective June 16, 2026

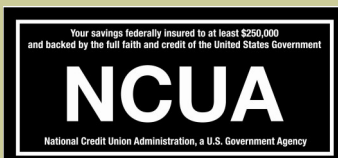
Shares	0.50%, 0.50% APY
Club	0.60%, 0.60% APY

Certificates of Deposit

Effective June 24, 2026

12 mo.	1.50%, 1.51% APY
14 mo.	3.80%, 3.85% APY
16 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 subject to change daily



Loans

Effective January 12th, 2026

<u>Loan Type</u>	<u>Rate as low as*</u>
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

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 if you will be traveling and 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.