



"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

July 4
Independence Day

September 2
Labor Day

Your HCU Staff

- Kay Lucas**, President
Kay@yourHCU.com
- Sherry Coram**, Vice-President
Sherry@yourHCU.com
- Paula Baase**,
Member Services Manager
Paula@yourHCU.com
- Brenda Miller**, Branch Manager
Brenda@yourHCU.com
- Josh Farmer**, Assistant Branch
Manager, *Josh@yourHCU.com*

Loan Officers

- Meredith Belt**
- Geralyn Blomberg**
- Megan Duncan**
- Hannah Bogart**, Loan Assistant

Member Service Representatives

- Karyn Shepherd, Diana Sandner,**
- Shelbie Erwin, Tammy Watkins,**
- Angie Christensen, Lexi Crump,**
- Penny McCully, Susan Peters &**
- Marsha Blevins**
- Janet Wear**, Custodial Staff

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

ON THE HORIZON

Volume 29, Issue 2

June 30, 2024

Credit Union Updates

70th Annual Meeting

Horizon Credit Union's 70th annual meeting was held at 6:00 p.m. on Thursday, April 25th, 2024, at the First Baptist Church in Macon, Missouri and was attended by around 285 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 Sam Hartung and Bryan Moots. Those elected to serve on the supervisory committee were Brian Anderson. 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: John Brown of Macon, Ernest Andrews of Mammoth Spring, AR and Donald Roebuck of Macon. They will each receive a check for \$25.00.

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 will receive a \$500 scholarship to use towards their college expenses. The ten scholarship winners for 2024 are as follows:

Kendall Buntin from Saint Joseph, daughter of Sabrina and Kevin Buntin

Mya Toll from Macon, daughter of Tera and Brian Toll

Kaitlin Farmer from Atlanta, daughter of Josh and Amie Farmer

Faith Wyatt from Macon, daughter of Melissa and Donnie Wyatt

Logan Viers from Hallsville, son of Kim and Brandon Viers

Jaycee Christensen from Bevier, daughter of Angie and Roger Christensen

Ephram Weiseman from Macon, son of Michael and Susan Weiseman

Dane Christy from Atlanta, son of V.J. Christy and Marisa Christy-Kerns

Carson Reed from Atlanta, son of Brian and Tatum Reed

Ashton Ray from Kirksville, son of Brenda and Tracy Ray

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: **31813**

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

Interest Rates

Share Accounts

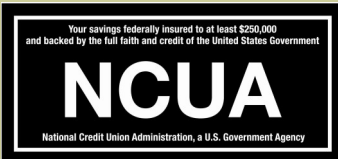
Effective May 15th, 2024

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

Certificates of Deposit

12 mo. 1.50%, 1.51% APY
 18 mo. 4.50%, 4.58% APY
 24 mo. 2.00%, 2.02% APY
 36 mo. 2.50%, 2.52% APY
 48 mo. 3.00%, 3.03% APY
 60 mo. 4.00%, 4.06% APY

Certificate of Deposit rates are subject to change daily



Loans

Effective 07/01/2024

Loan Type	Rate as low as*
Share Secured	3.00%
2024 - 2020**	4.00%
2019 - 2016**	5.00%
2015 - 2012**	6.50%
2011 & older**	7.00%
Signature Loans	11.00%
Lawnmowers	8.00%
Credit Card	13.90%
Commercial/Ag Equip-contact us	

*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.