



"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

**October 14**  
*Columbus Day*

**November 11**  
*Veterans Day*

**November 28**  
*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 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 Bogeart, 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

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September 30, 2024

**Credit Union Updates**

**Why One Telephone Number?**

If you have called the Credit Union lately, you may have realized that we have one phone number that serves both our Macon and Kirksville locations. Due to technology, when you call 660-385-8205, the phone rings at both of our locations. This allows employees at either location to answer your call and assist you. This assures that you will get to speak to one of our friendly representatives as quickly as possible, phone calls may be transferred seamlessly between the branches and you will not need to worry about which location you should call for different needs. Just dial 660-385-8205 and you will have access to everything Horizon Credit Union has to offer!

Me yelling "REPRESENTATIVE!!!" to the automated customer service



You will always get a live person when you call Horizon Credit Union! I don't know of anyone who likes to call a place of business and have to go through all of the automated phone prompts. It is so frustrating!

Horizon Credit Union prides ourselves on the fact that you will always get to speak to a real person when you call into our office. Member service is what it is all about and we feel like that is one of the best ways we can provide great member service!

**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, 2024, 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.



Christmas Club funds transfer the 1st week of October

Skip The Trip!

Mobile Deposit Is Easy!



Let us help you SAVE up to 15% off tickets.

Only available at [SilverDollarCity.com/](http://SilverDollarCity.com/)

save Use Promo Code:

**22523**

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

# Interest Rates

## Share Accounts

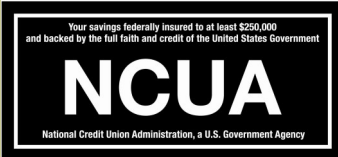
Effective 5/15/2024

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 10/01/24

Loan Type	Rate as low as*
Share Secured	3.00%
2025 - 2021**	4.50%
2020 - 2017**	5.50%
2016 - 2013**	7.00%
2012 & older**	7.50%
Signature Loans	12.00%
Lawnmowers	7.50%
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

## 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.



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.



**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](http://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 David Teter of Fayette, Larry Stacy of Bevier and Harold Osborn of Kirksville. They will each receive a \$25.00 deposit to their savings account.

*Congratulations to our winners!*

