



"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 20

Martin Luther King Jr. Day

February 17

Presidents 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 4

December 31, 2024

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 March 31, 2025.

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 2024. The total paid out to members for this year was over \$18,300. Please look for the bonus dividends that you may have earned on your December 31, 2024 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
71st Annual Membership
Meeting**

**Thursday, April 10, 2025
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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- Look for the CO-OP ATM logo

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www.YourHCU.com



Interest Rates

Share Accounts

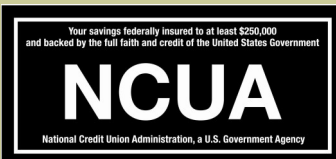
Effective 12/18/2024

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

Certificates of Deposit

12 mo. 1.40%, 1.41% APY
20 mo. 4.35%, 4.42% APY
24 mo. 1.75%, 1.76% APY
35 mo. 2.50%, 2.52% APY
48 mo. 2.75%, 2.78% APY
60 mo. 3.30%, 3.34% APY

Certificate of Deposit rates are subject to change daily



Loans

Effective 10/01/24

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

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 \$170,000. 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.

Scholarship Program

The credit union is proud to be offering our annual scholarship program again. Scholarships will be awarded for \$500 each based on their applications and essays for a minimum total of \$2,500. 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 31, 2025.** Scholarship winners will be announced in April 2025 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.

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 Larry Isert of Albany, GA, Gary Muncy of Columbia, MO and Robert Jones of Macon, MO. They will each receive a \$25.00 deposit to their savings account.

