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## Board of Director CALL FOR ENTRIES



# LOW LOW RATES on MORTGAGES UPGRADE/INVEST LOWER PAYMENTS REFI or BUY

Kelly is here to help:

**720.872.8613**



**1<sup>st</sup> mortgage**

## Horizons Advantage

DO MORE | SAVE MORE

To qualify for Horizons Advantage discounts you must have the following services: Direct Deposit, any HNCU Checking Account, a Visa Debit Card, Horizons Online, and E-Statements.

	<b>Platinum</b> (over \$50,000) Minimum of \$50,000 in combined HNCU savings, checking, and loan balances*	<b>Gold</b> (over \$10,000) Minimum of \$10,000 in combined HNCU savings, checking, and loan balances*
Share Certificate Rate Bonus	+0.25% APY	+0.10% APY
Loan Discount**	-0.50% APR	-0.25% APR
First Mortgage Originations	50% Off	20% Off
Shared Branching	FREE	FREE
Check Copies	3 FREE per month	1 FREE per month
Credit Union Checks	FREE	\$3 per check
VISA Gift Cards	3 FREE per month	1 FREE per month
VISA Travel Money Card	FREE	\$10 per card
Wire Transfers	FREE	\$15 domestic \$25 international
HNCU Personal Checks	2 boxes FREE per year	1 box FREE per year
Stop Payment	3 FREE per month	1 FREE per month
3x5 Safe Deposit Box***	FREE	25% Off
Signature Guarantee	FREE	FREE



Ever wonder whom to trust when it comes to consumer information and financial literacy? If so, Horizons North Credit Union has just the program for you. Horizons North Credit Union has formed an education and literacy partnership with a nationally known group of consumer advocates to deliver high-quality, free financial education and literacy programs to everyone.

The program is called "FoolProof", and it offers tough, real advice from consumer advocates. "None of the FoolProof programs sell anything," says Brad Harvey, President/CEO of HNCU. "FoolProof tells you the truth about products and service so you can have confidence to make the best decision about your money"

FoolProof includes four modules all FREE geared to all ages. The program is online on the HNCU website [www.HNCU.org](http://www.HNCU.org) and available 24/7. Click on the FoolProof icon and check it out today.



Horizons North Credit Union now has a presence on Facebook. Become a Fan and get timely notice on all HNCU events.

## HAVING TROUBLE MAKING PAYMENTS?

Have you ever found yourself in a predicament where you are having trouble making all your payments? Horizons North Credit Union wants you to know that we are here to help. Call Deborah, our Collection Specialist at 720.872.8607.

\* Balances are based on household balances at the end of the month. Household include all accounts under membership numbers where the member's name is listed as the primary or a joint account owner, and where all memberships have a common address. \*\*Discount loan rate applies only to new loans, excluding mortgage loans, and is not available with any other loan specials. A \$10,000 minimum balance on closed-ended loans and a minimum \$10,000 draw on open-ended loans are required. All loans require an application and approved credit. \*\*\* Safe Deposit Boxes are based on availability, and contents are not insured by the NCUA. Other restrictions may apply. Abuse of account benefits may result in suspension of the member from the program. Management reserves the right to add or remove members from the program. In addition, program benefits may be added, deleted or modified at any time.



Take 1%<sup>APR\*</sup> off your loan through us, and get a great deal at AutoTrek.

- great financing options from Horizons North
- low rate - great terms
- AutoTrek will get any make or model, new or used
- dealer direct "fleet" pricing
- home or office test drives and deliveries
- specializing in hard-to-find vehicles

**AutoTrek**  
The shortest distance between you and a great deal.

**303.934.5600**  
**autotrek.com**

## Fee Schedule

### Service Fees - Applicable to All Accounts

Membership Fee.....	\$5
ACH Return Item Fee.....	\$25
ACH Stop Payment Fee.....	\$25
ATM/Debit Card Overdraft Fee.....	\$25
Account Reconciliation Fee.....	\$25 per hour (\$25 minimum)
Account Research Fee.....	\$25 per hour (\$25 minimum)
Member in Good Standing Letter Fee.....	\$20
Statement Copy Fee.....	\$5 per statement
Online Statement Fee.....	Free
Month-to-Date Account History Fee.....	\$5
Online Account History Fee.....	Free
Item Sent for Collection Fee.....	\$15 per item
Incoming Collection Item Fee.....	\$25 per item
In-State Credit Union to Credit Union Wire Transfer Fee.....	\$5 per wire
Incoming Wire Transfer Fee.....	\$5 per wire
Outgoing Wire Transfer Fee.....	\$15 per wire
International Outgoing Wire Transfer Fee.....	\$30 per wire
Western Union Fee.....	\$15 per item
Cash Advance Fee.....	1%, up to \$10
Garnishment/Levy Fee.....	\$50 per item
Low Account Balance Fee (Less than \$100).....	\$5 per month
Drive-Up Canister Replacement Fee (For canisters that are damaged or not returned to kiosk).....	\$100
Loan Payment Coupon Books.....	\$2
Loan Processing Fee.....	\$10
Loan Late Payment Fee (Ten (10) Days after payment is due).....	\$25
Loan Payoff Fax Fee (Fee added to payoff amount).....	\$20
Loan Subordination Fee.....	\$50
Early Refinance Fee (Loan refinance within six (6) months of original loan date).....	\$25

### Overdraft Line of Credit Fee

(Fee will be charged upon opening of line of credit and on January 1st of every year thereafter).....	\$25
ATM Card Annual Fee.....	\$12
ATM Card Replacement Fee/per year.....	\$12 first card (\$20 per each subsequent card)
ATM Card PIN Replacement Fee.....	\$5
Debit Card Replacement Fee/per year.....	\$12 first card (\$20 second card \$30 third card \$40 fourth card \$50 fifth card)
Debit Card PIN Replacement Fee.....	\$5
Unblocked ATM/Debit Card Fee.....	\$5
Retrieval of ATM/Debit Card from ATM Fee.....	\$15
Rush Order Fee.....	\$40
Empty ATM Envelope Fee.....	\$25
ATM Deposit Adjustment Fee.....	\$5
Early Closure Fee (Account closed within first six (6) months).....	\$25
Credit Union Check Fee.....	\$3 per check
Credit Union Check Stop Payment Fee.....	\$25
Gift Card Fee.....	\$5/card
Travel Money Card Fee.....	\$10
Travel Money Card Reload Fee.....	\$4
Money Order Fee.....	\$2 per item

### Safe Deposit Box Fees

3x5.....	\$20 annually
3x10.....	\$30 annually
5x10.....	\$40 annually
10x10.....	\$60 annually
(Safe Deposit Boxes are not insured by the NCUA)	
Safe Deposit Box Drilling Fee.....	\$150
Lost Safe Deposit Box Key Fee.....	\$100
Club Early Withdrawal Fee.....	\$10 per withdrawal
Non-Member Check Cashing Fee.....	\$25 per check
Verification of Deposit Fee.....	\$5 per verification
Horizons Account Under Limit Fee.....	

(Horizons Account balance falls below \$25,000).....	\$10 per month
Returned Deposit Item Fee.....	\$10
Returned Deposit Item Fee.....	\$30 (From member account at another financial institution)
Shared Branching/Service Center transaction fee.....	\$2.50 per transaction
Bad Address Fee.....	\$5

### Checking Account Fees

Check Photocopy Fee.....	2 Free (per statement then \$5 per item)
Online Check Image Fee.....	Free
Temporary Checks Fee.....	\$2 per sheet (Excluding new checking accounts)
Overdraft Fee.....	\$25
NSF Fee.....	\$25
Courtesy Pay Fee.....	\$25
Stop Payment Fee.....	\$25 per check \$40 per sequence (2 or more checks)
Check Printing Fee.....	prices may vary
Overdraft Transfer Fee*.....	\$2 up to 6 transfers (Overdraft from share account)
Members Choice Checking Fee.....	\$5 per month
Online Bill Payer Fees With direct deposit, any HNCU checking account, HNCU debit card and online statements.....	up to 10 bills per month free, otherwise \$3.95 per month 0.50 per bill over 10

Unlimited bills per month.....	\$5.95 per month
Second Chance Checking.....	\$10 per month
Student Debit Card Account.....	FREE
International Checking.....	\$7.50/month if balance falls below \$500

\*Overdraft Transfer Fee is charged per item, within each calendar month. All fees are valid as of December 31, 2008

# Come join us at PEP CLUB!

## call for nominations

We are now accepting nominations for open positions on our **Board of Directors**. For information about the responsibilities associated with becoming a credit union director or **to submit a nomination, please call 303.451.1146**. Nominations must be received by March 1, 2009.

Happy New Year to you all. I'm grateful that I can still be with you and plan our activities. Here is what I have planned so far:

### **01.20.09** A visit and tour of Invesco Field.

There will be a \$7.00 charge. We will do lunch at the WISHBONE. Bus will leave the credit union at 9:30 a.m.

### **02.17.09** Fraud Protection

Assistant District Attorney Krista Flannigan will speak to us on Fraud and how to protect yourself. We will meet at the Credit Union office at 10:00 a.m. We will serve a continental breakfast.

### **03.17.09** To be announced.

I haven't been able to schedule this date yet. I will let you know when I have made firm plans.

Best wishes to you all.

**Rose Kohne** | Secretary Board of Directors | Pep Club Coordinator

## HOLIDAY CLOSINGS

**New Year's Day** January 1st  
**President's Day** February 16th

**MLK, Jr. Day** January 19th  
**Memorial Day** May 25th

## LOCATION & HOURS

Just off of Washington Street in Northglenn at:  
11455 Pearl Street  
Northglenn, CO 80233



### Office Hours:

Mon - Fri 9am - 5pm

### Drive Up Hours:

Mon - Wed 7:30am - 5pm

Thurs 9am - 5pm

Fri 7:30am - 6pm

Saturday 9am to Noon

## Winner's Corner

**Polar Bear Kids Club: Kaylee**  
**Teen Vision Club: Madeline**

\$50 DEPOSIT TO SAVINGS ACCOUNT

### IMPORTANT CONTACT INFO

Main Office: 303.451.1146 or 1.877.451.HNCU  
Fax: 303.450.7422

12/24 Audio Response Phone Banking:  
303.451.1262 or 1.877.727.1262

Horizons North Financial Services:  
1.877.524.3030

Loan Department: 720.872.8614

Late Loan Payments: 720.872.8607

Horizons Online Support: 720.872.8605

Horizons Online Support Email:  
support@hncu.org

General Email: [hncu@hncu.org](mailto:hncu@hncu.org)

### Online Bill Pay

Specific Payments: 1.800.823.7555

General Questions: 720.872.8616

### VISA® Debit Cards

Email: [cards@hncu.org](mailto:cards@hncu.org)

### Lost or Stolen VISA® Debit Card:

Day: 720.872.8612

Nights & Weekends: 1.800.682.6075

<http://www.reportmycards.com>

### Lost or Stolen VISA® Credit Card:

24/7: 1.877.875.8078