

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

HORIZONS ADVANTAGE

DO MORE | SAVE MORE

Platinum (Over \$50,000)

Minimum of \$50,000 in combined HNCU savings, checking, and loan balances*

Gold (\$10,000 - \$49,999)

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 Origination Fee	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	\$9.95 per card
Wire Transfers	FREE	\$20 domestic \$30 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

* Balances are based on household balances at the end of the month. Households 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-end loans and a \$10,000 minimum draw on open-ended loans is 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.