in this issue:

**HELOC**

1.99% APR* FOR SIX MONTHS!

NEW! PICK YOUR PLATINUM

Board of Directors Nominees

MOVING? NEW PHONE NUMBER?

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THE CURE FOR THE HOLIDAY HANGOVER?

CONSOLIDATE HIGH INTEREST DEBT WITH A HOME EQUITY LINE OF CREDIT

1.99% APR* FOR SIX MONTHS!

CURE YOUR HOLIDAY HANGOVER!

CONSOLIDATE HOLIDAY DEBT WITH A HOME EQUITY LINE OF CREDIT.

- Transfer/consolidate your debt into one easy-to-manage, low rate line of credit.
- Pay down debt faster with an interest rate of

HNCU.org 303.450.2760 FOR SIX MONTHS! 1.99% APR*  

*APR = Annual Percentage Rate. All loans require a completed loan application. Subject to credit qualifications. May not be combined with any other offer. Offer not available on current loans held by HNCU. Refinances from other institutions or new loans only. Limited time only. After 6 months, the rate would return to the current floor rate. Homeowners insurance is required. Federally Insured by NCUA. NMLS#619227

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HORIZONS NORTH CREDIT UNION

OVER 7,000 MEMBERS! TOTALING $80MILLION IN ASSETS.

Newsletter WINTER 2018 • A QUARTERLY PUBLICATION

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Enjoy more ways to save with our new Platinum and Platinum Rewards cards.

**PICK YOUR PLATINUM**

- 7.99% **APR**
- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee

Manage balances with lower interest

**OR**

- 10.99% **APR**
- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee

Get ahead with 1 point for every $2

See HNCU.org/mastercard or call 303.451.1146 for more details.

*APR = Annual Percentage Rate. All loans require a completed loan application. Subject to credit qualifications. May not be combined with any other offer. Foreign Transaction Fee: Up to 1% based upon the transaction. Federally Insured by NCUA.

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With friendly **Sales Consultants and no-haggle pricing**, we make buying vehicles easier.

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Dear Valued Member,

The Horizons North Credit Union Annual Meeting will be held on Tuesday May 15, 2018 at 5:30 p.m. at Horizons North Credit Union, Training Room, 11455 Pearl Street, Northglenn, CO 80233.

Horizons North Credit Union’s board of Directors has three open positions in 2018. All of these positions are for a term of three years.

A brief statement of the qualifications and biographical data for each of the current nominees submitted by the Nominating Committee for this election is enclosed herewith.

The credit union bylaws also provide for nomination by written petition. A nomination by written petition must be submitted to the Nominating Committee on or before the submission date of February 26, 2018, c/o Nominating Committee, Horizons North Credit Union, 11455 Pearl Street, Northglenn, CO 80233, telephone 303.451.1146. A nomination by petition must contain verified signatures of at least 1% of the credit union members, with a minimum of 20 and a maximum of 500.

To be effective, all nominations by petition must be accompanied by: (a) a signed certificate from the nominee stating the nominee is agreeable to nomination and will serve if elected to office, and (b) a statement of the qualifications and relevant biographical data for the nominee. Please note that the election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled and there have been no valid nominations by petition submitted.

**NOMINEES**

**RICH AGGEN - INCUMBENT**

Rich Aggen was the HNCU Supervisory Committee Chairman for six years before he transitioned on to the Board of Directors. He enjoyed a 34 year career in education as a teacher, coach, principal and central office administrator, including time with the Adams 12 Five Star Schools District. Rich has been involved as an owner in a local business for the last 5 years.

**DEBBIE CAPRA - INCUMBENT**

Debbie has been a member of Horizons North Credit Union since 1975 and is retired from Adams 12 Five Star Schools after serving 30 years as a Teacher, Principal and District Chief of Staff. Debbie currently is working as a Clinical Professor at the University of Colorado and as an Educational Consultant.

**PAT HAMILTON - INCUMBENT**

Pat Hamilton has been a member of Horizons North Credit Union since 2001 when he was hired by Adams 12 Five Star Schools. Pat currently serves as the Chief Operating Officer for Adams 12 Five Star Schools. Pat holds a Bachelor’s degree in Environmental Science, a Master’s degree in Organizational Leadership and Management.
REG D REMINDER

Federal Regulation D allows no more than (6) automatic, preauthorized, telephone, or online transfers/withdrawals from savings accounts per calendar month. This includes transfers for NSF transactions. Please make sure that you transfer enough funds from your savings to your checking to cover all upcoming checking debits. You can view your Reg D Transfer Count from within HNCU online banking.

- Login to your account using the desktop version of Horizons Online banking.
- Select your savings account.
- Select “Account Info” from the menu bar at the top.

Please refer to your Membership Account Agreement for more information on Reg D call 303-451-1146.

WINNER’S CORNER!

$50 DEPOSIT TO SAVINGS ACCOUNT

Polar Bear Kids Club: Mateo B.
Teen Vision Club: Mackenzee S.

A chance to win with every 5 deposits using your punch card.

HOLIDAY CLOSINGS

New Year’s Day
Monday, January 1
Presidents’ Day
Monday, February 19
Martin Luther King, Jr Day
Monday, January 15

We are located just off of Washington Street in Northglenn at:
11455 Pearl Street
Northglenn, CO 80233

Office Hours
Monday - Friday 9am - 5pm
Drive Up Hours
Monday - Thursday 9am - 5pm
Friday 9am - 6pm

General Email
hncu@hncu.org
Horizons North Financial Planning Services
970.223.2377

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency.

BETTER BANKING TESTIMONIALS

“All of the staff has been nothing but helpful and friendly!”

- Chris Warner, Facebook
★★★★★

Have you tried the HNCU Mobile App?

Available on the iPhone
App Store
Android App On
Google play

MOVING?

NEW PHONE NUMBER?

Update your contact information so we can reach you. Remember your PAPER statements, debit card, credit card, tax forms and all other information from HNCU is sent to the address we have on file.

Login to Online banking and update your information under the “Services” tab.

WE ARE LOCATED JUST OFF OF WASHINGTON STREET IN NORTHGLENN AT:
11455 PEARL STREET
NORTHGLENN, CO 80233

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
Loan Department
303.450.2760
Horizons North Financial Planning Services
970.223.2377

Mastercard® Credit Card and Visa® Debit card Assistance Lines
- 24-hour lost or stolen card reporting: Is available during business hours by calling 303.451.1146 After Hours 1.800.482.6075, outside the US call collect 206-352-4950 or visit www.reportmycards.com
- 24-hour decline transaction assistance: Is available during business hours by calling 303.451.1146, and after business hours by calling 1.888.526.0404.
- To dispute a card transaction: Please contact us during business hours by calling 303.451.1146.

Mastercard® Credit and Visa® Debit Cardholders
Report Planned Travel to a Foreign Country
303.451.1146

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Northglenn, CO 80233

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
Loan Department
303.450.2760
Horizons North Financial Planning Services
970.223.2377

Mastercard® Credit Card and Visa® Debit card Assistance Lines
- 24-hour lost or stolen card reporting: Is available during business hours by calling 303.451.1146 After Hours 1.800.482.6075, outside the US call collect 206-352-4950 or visit www.reportmycards.com
- 24-hour decline transaction assistance: Is available during business hours by calling 303.451.1146, and after business hours by calling 1.888.526.0404.
- To dispute a card transaction: Please contact us during business hours by calling 303.451.1146.

Mastercard® Credit and Visa® Debit Cardholders
Report Planned Travel to a Foreign Country
303.451.1146

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency.