Pay less for the Holidays with a HELOC!

**Fixed Rate Home Equity Line of Credit (HELOC)**

5.25% APR*

HELOC 2.99% APR*

For 9 Months**

**Hassle-Free Holidays with a HELOC**

Home Equity Line of Credit from HNCU!

CALL 303.450.2760 OR VISIT HNCU.ORG APPLY ONLINE.

*APR= Annual percentage rate. **After 9 months, the rate would return to the current floor rate. Rates and terms accurate as of 10/1/2019. Rates and terms subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at different rates and other terms. For fixed rate home equity line of credit, terms of 60 months estimated monthly payment of $19.18 per $1,000 borrowed. Payment is based on home equity line of credit rate of 5.50%. Rate assumes LTV of 90% or less. Program subject to change without notice. Member conditions apply. All loans require a completed loan application and approved credit. Please refer to the Membership & Account Agreement, Truth-in-Savings Disclosures, Loan Agreements and Fee Schedule for specific account requirements and restrictions. Subject to credit qualifications. May not be combined with any other offer. Limited time only. Homeowners insurance is required. NMLS#619227
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.

APPLY NOW! HNUC.ORG

With holiday spending right around the corner, now is the perfect time to finance your new or pre-owned vehicle with HNCU and receive a great low rate.

Our loan process is:
- Quick and easy
- Offers flexible terms
- Requires no application fee

You can even refinance your current auto loan, from another financial institution with us and lower your monthly payment.

*Interest will continue to accrue on your loan. Subject to credit qualifications. Limited time offer may be cancelled at any time. Offer not available on current loans held by HNCU. Refinances from other institutions or new loans only. May not be combined with any other offer.

Apply now at HNCU.org to see your savings.

The end of the year is a great time to buy a car.

Auto Link has the powerful, easy-to-use research tools you need to make sure you’re getting a good deal and help streamline your car buying process. And don’t worry, eligible Year-End incentives are built-in so you won’t miss out.

Auto Link lets our members:
- Research both new and used cars
- Get upfront dealer pricing information
- Lock in Guaranteed Savings without negotiation on new cars

On average, users save $3,106 off MSRP on new cars.**

Plus, with special Auto Link savings, you can start the new year off right.

Start your savings celebration by visiting us at HNCU.org or calling 303-450-2760.

*Upfront pricing information and Guaranteed Savings not available in all states. See site for details.

**Between 7/1/15 and 9/30/15, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/16, was $3,106. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer’s Suggested Retail Price (MSRP) is determined by the manufacturer, and may not reflect the actual dealer price. TrueCar does not sell or lease motor vehicles.

See what’s happening with the construction of our new building with our webcam updates. Visit HNCU.org to see the progression.

OVER 7,700 MEMBERS! NEW MILESTONE REACHED: NOW TOTALING $85 MILLION IN ASSETS.
Choose to skip one monthly or two bi-weekly loan payments that are normally due in December 2019*. (Home Equity Loans Ineligible)

NAME

ADDRESS

PHONE

EMAIL

LOAN TYPE

ACCOUNT NUMBER

LOAN SUFIX(ES)

I UNDERSTAND THERE IS A MANDATORY $25 FEE PER LOAN TO PARTICIPATE IN THE 2019 SKIP A PAY PROGRAM ($10 from each participation fee will be donated to the Five Star Foundation.)

The fee may be taken from: □ Checking or □ Savings

SIGNATURE DATE

COSIGNER’S SIGNATURE DATE

The Five Star Foundation is a non-profit community organization established by the Adams 12 Five Star Schools District, dedicated to maintaining the enrichment of academic opportunities for all students within the district.

*Certain restrictions may apply. All loans must be paid current though November and have had no delinquency on the loan in the past six months. Loans opened or that have skipped a payment in the last six months are not eligible. By skipping any loan payment(s) you extend your final loan payment by one month or two bi-weekly payments. Interest will continue to accrue on your loan(s). Contact us for specific details concerning your loan(s). Deadline for all loans will be December 13, 2019. Home Equity Loans of all types are NOT eligible for skip a pay. The number of loans which you wish to waive payment for must be included. I understand that by signing this participation form, my GAP Insurance and/or Credit/Life/Disability coverage will not be extended beyond the original terms of my loan.

HNCU is proud to help sponsor this FREE fun filled evening. HNCU is a drop off location for Safe Street Halloween candy donations. Donations will be accepted in our lobby during normal business hours through October 24th.

www.HNCU.org • 303.451.1146 BETTER BANKING BEGINS WITH MEMBERSHIP.
Spread the word about all the amazing things happening within the Adams 12 Five Star Schools District! Share information about everyday achievements and milestones with members of Horizons North Credit Union and the community. Teachers, PTO’s/PTA’s, school improvement teams, parents, students or volunteers are encouraged to share points of pride or milestones their school has achieved in the 2019/2020 school year. This could be an increase in test scores, increased attendance, a teacher or student who may have received local recognition, virtually ANY type of accomplishment the school would like to communicate to the community. Visit HNCU.org to download the entry form and learn more about the award.

WINNER’S CORNER
$50 DEPOSIT TO SAVINGS ACCOUNT
Polar Bear Kids Club: Owen S.
Teen Vision Club: Isabella B.
A chance to win with every 5 deposits using your punch card.

HOLIDAY CLOSINGS
Monday, October 14
Columbus Day
Monday, November 11
Veterans Day
Thursday, November 28
Thanksgiving
Tuesday, December 24
Christmas Eve
Closing at 12:00 PM
Wednesday, December 25
Christmas Day
Tuesday, December 31
New Year’s Eve
Closing at 12:00 PM
Wednesday, January 1
New Year’s Day

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 Online Support Email
support@hncu.org
Horizons North Financial Planning Services
720.399.5555

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 Online Support
720.872.8605
Online Bill Pay
1.855.239.2988

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 1-800-682-6075, 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

Over 7,700 Members!  New milestone reached: Now totaling $85 Million in assets.