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WE’VE INCREASED OUR RATES ON ALL 12-MONTH+ CERTIFICATES.

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Teacher Appreciation Day

Find out what homeownership means with a First Mortgage from Horizons North Credit Union.

GET PRE-QUALIFIED FOR YOUR FIRST MORTGAGE.

VISIT HNCU.ORG OR CALL 303.450.2760

All loans require a completed loan application. Subject to credit qualifications. Homeowners insurance is required. NMLS #619227

www.HNCU.org • 303.451.1146
WE’VE INCREASED OUR RATES ON ALL 12-MONTH+ CERTIFICATES.

SHARE CERTIFICATES

<table>
<thead>
<tr>
<th></th>
<th>$10,000 - $24,999.99</th>
<th>$25,000 - $49,999.99</th>
<th>$50,000+</th>
</tr>
</thead>
<tbody>
<tr>
<td>MONTHS</td>
<td>APY*</td>
<td>RATE</td>
<td>MONTHS</td>
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</tr>
<tr>
<td>12</td>
<td>1.713%</td>
<td>1.700%</td>
<td>12</td>
</tr>
<tr>
<td>24</td>
<td>1.764%</td>
<td>1.750%</td>
<td>24</td>
</tr>
</tbody>
</table>

START SAVING NOW AND ENJOY A HIGHER PAYOUT DOWN THE ROAD.

Visit HNCU.org or Call 303.450.2760

BETTER BANKING = BETTER RATES

*APY - Annual Percentage Yield. Dividends are compounded monthly on all accounts. Dividends are credited monthly on all accounts. The dividend period for all accounts is the current month. Dividends are subject to change without notice. No partial terms and conditions on all accounts. Please visit the credit union’s Truth-in-Savings Disclosure. Interest insured by NCUA. Rate Effective February 1, 2019, subject to change at any time.

Horizons North Credit Union has been serving our members for 59 years! Our members are at the heart of what we do, so we are throwing you a party on Friday, May 31st. Member Appreciation Day is our way of saying THANK YOU to our members for choosing HNCU for their banking needs.

Please join us for FREE snow cones and hot dogs from 11:00 AM – 5:00 PM. Prizes will be given away throughout the day.
Voting for Best of the Best is open! Please vote for Horizons North Credit Union as the BEST Bank/Credit Union in the Finance category.

Voting open through April 14th

Have you filed your taxes yet? TurboTax is standing by and ready to help. You can still easily beat the April 15th deadline and get your maximum refund with TurboTax®. TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations. Take advantage of saving up to $15 off TurboTax for HNCU members! To access the member discount, click on the TurboTax image in this story or visit HNCU.org and click on the web banner. Start today and save!

Visit http://turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.
TEACHER APPRECIATION DAY!

Please visit the HNCU lobby on May 7th. In honor of Teacher Appreciation Day we will have a special “THANK YOU” chocolate fountain set-up in our lobby for everyone to enjoy.

“The dream begins with a teacher who believes in you, who tugs and pushes and leads you to the next plateau, sometime poking you with a sharp stick called ‘truth’.”
- Dan Rather

On behalf of Horizons North Credit Union’s Management, Staff and Volunteers, we would like to say “THANK YOU” to all teachers and those who support them.

HORIZONS NORTH CREDIT UNION
Adams 12 Five Star Schools Supporter

REMINDER HNCU SCHOLARSHIP INFORMATION

HNCU is proud to offer a $1,000 scholarship to a member family to help offset the growing cost of higher education. The application can be downloaded from our website. Go to the Resources page at HNCU.org.

APPLICATION DEADLINE IS APRIL 22, 2019.

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
720.223.2377
Triumph Capital Office:
Main: 720.399.5555
Ryan Direct: 720.399.5553
Jim Direct: 720.399.5554
Horizons Online Support
720.872.8605
Online Bill Pay
1.855.239.2988

Main Office
303.451.1146 or 1.877.451.HNCU
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

You are now totaling $85 million in assets.

HNCU is proud to offer a $1,000 scholarship to a member family to help offset the growing cost of higher education. The application can be downloaded from our website. Go to the Resources page at HNCU.org.

APPLICATION DEADLINE IS APRIL 22, 2019.

HNCU is an Equal Housing Opportunity lender.

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.

2019 Annual Meeting
Tuesday, May 21, 2019
5:30 PM
HNCU Lobby

Join us for Horizons North Credit Union’s annual meeting. Learn about our accomplishments last year and what is on the horizon for 2019.

BETTER BANKING TESTIMONIAL

“This is a great app. Also, the best Credit Union in the land.”
★★★★★
- Sheila W., Google Play Jan 8, 2019

The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Google Play is a trademark of Google Inc.