in this issue:

Celebrating 1% Cash Back!

Free KASASA SAVER®
BUILD YOUR SAVINGS WITH LESS WORK.

HNCU ANNUAL MEETING

SCHOLARSHIP INFORMATION

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Celebrating 1% Cash Back!

WHEN YOU FINANCE OR REFINANCE A VEHICLE WITH US!
2020 is the perfect time to finance a new or pre-owned vehicle with HNCU. Not only will you receive a great rate but you’ll also receive 1% cash back!

OUR LOAN PROCESS IS:
- Quick and easy
- Offers flexible terms
- Requires no application fee
- Limited time

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Our loan process is:
• Quick and easy • Offers flexible terms • Requires no application fee • Limited time

WHEN YOU FINANCE OR REFINANCE A VEHICLE WITH US!
2020 is the perfect time to finance a new or pre-owned vehicle with HNCU. Not only will you receive a great rate but you’ll also receive 1% cash back!

OUR LOAN PROCESS IS:
• Quick and easy • Offers flexible terms • Requires no application fee • Limited time

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2020 is the perfect time to finance a new or pre-owned vehicle with HNCU. Not only will you receive a great rate but you’ll also receive 1% cash back!

OUR LOAN PROCESS IS:
• Quick and easy • Offers flexible terms • Requires no application fee • Limited time

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Apply Today!

303.450.2760 • HNCU.org

Spring 2020

We’re Moving

New office, same members.
Corner of Main St. and 16th Ave.
Westminster, CO

We’re excited to bring you with us.

interest will continue to accrue on your loan. Subject to credit qualifications. Loan must close at HNCU branch to receive 1% cash back offer. 1% cash back will be 100% of the loan proceeds which will be deposited to member's account available for cash withdrawal after closing. Interest on cash back not eligible and limit of one rebate per vehicle. Limited-time offer may be canceled at any time. Offer not available on current loan held by HNCU. Refinances from other institutions or new loans only. May not be combined with any other offer.

Federally insured by NCUA.
Free KASASA SAVER®
BUILD YOUR SAVINGS WITH LESS WORK.

2.00% APY* ON BALANCES UP TO $25,000 IF QUALIFICATIONS ARE MET

0.01% APY* ON ALL BALANCES, EVEN IF QUALIFICATIONS ARE NOT MET

Try free KASASA SAVER®
• Earn high rates on what you save*
• Links to a FREE Kasasa checking account*
• Automatic transfers help you save
• No monthly fees, ever

*KASASA SAVER® is a trademark of Kasasa, Ltd., registered in the U.S.A.

*APY=Annual Percentage Yield. APYs accurate as of 7/1/19.
The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. “Monthly Qualification Cycle” means the statement cycle preceding the current statement cycle. See www.HNCU.org or a Member Service Representative for specific Monthly Qualification Cycle dates. “Statement Cycle” means the period of time for which our credit union provides a summary of the financial activities and transactions that post and settle to the accountholder’s account. See www.HNCU.org or a Member Service Representative for specific Statement Cycle dates. Limit one account per SSN. Kasasa Cash linked to Kasasa Saver Rates may change after account is opened. For Kasasa Cash, if qualifications are met each monthly qualification cycle: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle (1) daily balances up to and including $25,000.00 in your Kasasa Cash account earn a dividend rate of 3.00% resulting in a non-compounding APY* of 3.00% (2) and daily balances over $25,000.00 earn a dividend rate of 0.25% on the portion of the daily balance over $25,000.00, resulting in a non-compounding range from 3.00% to 0.80% APY depending on the account’s daily balance. When Kasasa Cash qualifications are not met, ATM withdrawal fees are not refunded and the dividend rate earned on the entire daily balance in the account will be 0.01% resulting in an APY of 0.01%. Qualifying transactions must post to and settle Kasasa Cash account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle to the account. ATM-processed transactions do not count towards qualifying debit card transactions. “Monthly Qualification Cycle” means a period beginning the day after the close of the previous qualifying cycle through the 2nd to the last business day prior to the close of the current statement cycle. The advertised Kasasa Cash APY is based on compounding dividends. Interest in Kasasa Cash does not compound because it is automatically transferred to the Kasasa Saver account within one day. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account’s balance is less than the transferred amount when transfer occurs. If qualifications in Kasasa Cash are met each monthly qualification cycle: (1) balances up to and including $25,000 in Kasasa Saver receive an APY of 2.00%; and (2) balances over $25,000 in Kasasa Saver earn 0.25% dividend rate on portion of balance over $25,000, resulting in 2.00% - 0.60% APY depending on the balance. If qualifications are not met on Kasasa Cash, all balances in Kasasa Saver earn 0.01% APY.

Kasasa Cash Back linked to Kasasa Saver Kasasa Cash Back rewards will be credited to your Kasasa Saver account on the last day of the monthly statement cycle. Note: Automatic transfer may cause an overdraft to your Kasasa Cash Back account, if the account’s balance is less than the transferred amount when transfer occurs. If qualifications in Kasasa Cash Back are met each monthly qualification cycle: (1) daily balances up to and including $25,000.00 in your Kasasa Saver account earn a dividend rate of 2.00% resulting in an APY of 2.00%; and daily balances over $25,000.00 earn a dividend rate of 0.25% on the portion of the daily balance over $25,000.00, resulting in a range from 2.00% to 0.60% APY depending on the account’s daily balance. If qualifications are not met on Kasasa Cash Back, all balances in the Kasasa Saver earn 0.01% APY.

Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Kasasa, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.
Dear Valued Member,

The Horizons North Credit Union Annual Meeting will be held on Tuesday May 19, 2020 at 5:30 p.m. at Independent Electrical Contractors Rocky Mountain (IECRM), 11429 Pearl Street, Northglenn, CO 80233. In anticipation of our upcoming move to Westminster, IECRM has offered the use of their facility for our meeting. IECRM is located directly across the street from our current Northglenn location, parking is available in the IECRM lot.

Horizons North Credit Union’s Board of Directors has three open positions to serve a three-year term through 2022.

A brief statement of the qualifications and biographical data for 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 28, 2020, 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.

NOTICE OF ANNUAL Membership Meeting

Robert K. Webber (INCUMBENT)
Robert is currently the Operations Manager for the City of Northglenn. Robert has resided in Adams County for 30 years. He received a B.S. in Business Management from Regis University in 1997 and an MBA in Operations from Regis University in 2004. Robert is married and has 2 children.

Mark Hinson (INCUMBENT)
Mark retired in 2017 from Adams Twelve Five Star Schools where he served as Chief Human Resource Officer for 19 years. This position completed a 34 year career in Human Resource Management. Mark obtained his Bachelor’s Degree in Organizational Communication and Master’s Degree in Guidance and Counseling from the University of Central Florida. Currently, he is volunteering his time serving as an Executive Director for the non-profit Miss Colorado Scholarship Organization, Inc. Miss Colorado is the state affiliate for the iconic Miss America Organization, one of the largest scholarship programs in the country for women.

Marilyn Akers Stansbury (INCUMBENT)
Marilyn Akers Stansbury is the CEO of Independent Electrical Contractors Rocky Mountain (IECRM), a member-driven trade association and four year apprenticeship training program serving the electrical contracting and renewable energy industry. Marilyn’s more than 30 years’ experience in the public, private, and non-profit sectors includes leading organizations and complex initiatives from visionary startup to successful, sustained implementation. Marilyn received her Bachelor’s degree in Broadcast & Film Communication from The University of Alabama and did graduate studies in Public Administration at Auburn University at Montgomery. Marilyn enjoys learning about the people and places that round out the world.

ON THE MOVE CONSTRUCTION UPDATE

We’re moving in the Spring!

We’re getting closer to moving into our new building on the corner of Huron & 136th in Westminster.

Stay up-to-date on construction news by visiting HNCU.org/construction

Our management and staff look forward to serving our membership in the new building!
OVER 7,700 MEMBERS!    NEW MILESTONE REACHED:  NOW TOTALING $90MILLION IN ASSETS.

HOLIDAY CLOSINGS

New Year’s Day  Presidents’ Day  Martin Luther King, Jr Day
Wednesday, January 1  Monday, February 17  Monday, January 20

WINNER’S CORNER!
Polar Bear Kids Club - Sydney R.
Teen Vision Club - Rafael C.
A chance to win with every 5 deposits using your punch card.
$50 Deposited Into Savings Account.

MOVING? NEW PHONE NUMBER? NEW EMAIL ADDRESS?
Update your contact information so we can reach you. Remember your PAPER statements, debit card, credit card, tax forms, eLerts about our move 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.

BRIGHT HORIZONS AWARD  A Proud Adams 12 Five Star Schools Supporter
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.

HNCU SCHOLARSHIP INFORMATION
Once again HNCU is proud to offer a $1,000 scholarship to a member family to help offset the growing cost of higher education. This year we have two scholarships available. The application can be downloaded from our website.

Go to the Resources page at HNCU.org.

MOVING?
NEW PHONE NUMBER?
NEW EMAIL ADDRESS?

WE ARE LOCATED JUST OFF OF
WASHINGTON STREET IN NORTHGLEN AT:
11455 PEARL STREET
NORTHGLEN, 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

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
303.450.2740
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

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.