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# HNCU ANNUAL MEETING



KASASA CASH® + KASASA SAVER®

# BUILD YOUR SAVINGS WITH LESS WORK.

Get automatic transfers from your checking.

FREE **KASASA CASH PAYS!**

**4.00% APY\*** **0.01% APY\***

ON BALANCES UP TO \$25,000 IF QUALIFICATIONS ARE MET IN KASASA CASH

ON ALL BALANCES, EVEN IF QUALIFICATIONS ARE NOT MET IN KASASA CASH

Try free **KASASA SAVER**

**3.00% APY\*** **0.01% APY\***

ON BALANCES UP TO \$25,000 IF QUALIFICATIONS ARE MET IN KASASA CASH

ON ALL BALANCES, EVEN IF QUALIFICATIONS ARE NOT MET IN KASASA CASH

**Take Back banking and get paid to do it with Kasasa Cash Checking:**

- Earn a really high rate, paid monthly
- Automatic transfers to help you save
- No monthly maintenance fees, ever
- No minimum balance to earn a higher rate
- **Pair with Kasasa Saver** to boost your dividend rate in your savings account!\*\*\*

**Get automatic transfers of Kasasa checking earnings to your Kasasa Saver account:**

- Links to a free Kasasa checking account\*\*
- Automatic transfers to help you save
- No monthly maintenance fees, ever
- No minimum balance to earn a higher rate

**Apply for FREE Checking that pays!**  
**HNCU.org or call 303.450.0719**

**KASASA® | TAKE BACK BANKING®**

\*APY=Annual Percentage Yield. APYs accurate as of 3/1/23. \*\*For Kasasa Cash: 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 4.00% resulting in a non-compounding APY of 4.00% 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 non-compounding range from 4.00% 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. For Kasasa Saver: If qualifications in Kasasa Cash are met each monthly qualification cycle; balances up to and including \$25,000 in Kasasa Saver receive an APY of 3.00%; and balances over \$25,000 in Kasasa Saver earn 0.25% dividend rate on portion of balance over \$25,000, resulting in 3.00% - 0.60% APY depending on the balance. If qualifications are not met on Kasasa Cash, all balances in Kasasa Saver earn 0.01% APY. 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.



# Q&A

WITH OUR IN-HOUSE  
HOME LOAN  
EXPERT, JASON

Traditional Mortgages

FHA Loans

VA Loans

Construction Loans

Land Loans

First-time Home Buyer

**Q** Will the inquiry about my credit affect my credit score?

**A** Within a 14-day window, multiple credit checks from mortgage lenders are recorded on your credit report as a single inquiry. Calculating your score doesn't include any mortgage or auto loan credit inquiries that are made within the 30 days prior to the score being calculated.



### FAST & EASY

Jason will help you every step of the way.

### NO OBLIGATION

Applications are no cost and no obligation.

### LOCK IN RATES

Lock in a great low rate while you look for your dream home.



Scan QR code to schedule an appointment:



Call Jason today,  
**720.872.8610**

Credit Union NMLS#619227 | Jason Brigham NMLS# 1635667 | Carrier message and data rates may apply. All loans require a completed loan application. Subject to credit qualifications. HNCU Membership Required. Equal Housing Opportunity. HNCU makes loans without regard to race, color, religion, national origin, sex, handicap, or familial status.



# MEMBER APPRECIATION DAY!

Friday, May 19, 2023 • 11:00 AM - 4:30 PM



Horizons North Credit Union has been serving our members for over 60 years! Our members are at the heart of what we do, so we are throwing you a party on Friday, May 19th. Member Appreciation Day is our way of saying THANK YOU to our members for choosing HNCU for their banking needs.

# VOTING FOR BEST OF THE BEST IS OPEN!



Northglenn



Westminster

Please vote for Horizons North Credit Union as the BEST Bank/Credit Union in the Finance category.



# VOTE TODAY



PLEASE VOTE FOR HNCU IN 2023!

Voted Best of the Best in NORTHGLENN/THORNTON:

2011 ★ 2012 ★ 2013 ★ 2014 ★ 2015 ★ 2016 ★ 2017 ★ 2018 ★ 2019 ★ 2020 ★ 2021 ★ 2022

303-451-1146 | HNCU.org



## SAFE & SECURE

Horizons North Credit Union is here and ready to serve you. We are a not for profit cooperative that has been a part of the community for 63 years. HNCU is financially secure with the ability to meet your needs. We are insured by the National Credit Union Administration, an agency of the federal government, and your deposits are protected. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government Agency.



## HNCU SCHOLARSHIP INFORMATION

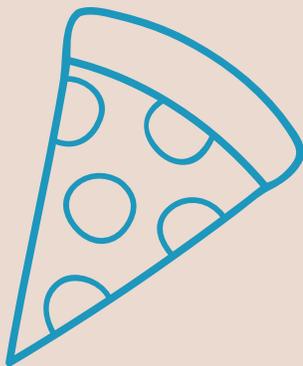
Once again HNCU is proud to offer a \$1,000 scholarship to a member family to help offset the growing cost of higher education. The application can be downloaded from our website.

Go to the Resources page at HNCU.org.

**APPLICATION DEADLINE IS FRIDAY, APRIL 28TH.**

# PIZZA. BEER. AND MONEY.

... A FINANCIAL EDUCATIONAL EVENT  
FOR OUR COMMUNITY



WITH  
LYNCH  
FINANCIAL  
GROUP



SCAN ABOVE  
OR [CLICK HERE](#)  
TO REGISTER

A 101 COURSE FOR YOUNG PROFESSIONALS  
EXPLAINING COMPLEX FINANCIAL THEMES - IN ENGLISH.

- DIVERSIFICATION
- COLLEGE FUNDING
- THE STOCK MARKET
- WHAT ARE MUTUAL FUNDS?!
- TAX FREE GROWTH
- EMPLOYER MATCHING
- RISKS AND HEDGES
- INFLATION
- 'GROWTH' MONEY VS 'SAFE' MONEY
- DEFINITIONS - LIKE S&P, INDEXING, ROTH ETC...
- WHAT TO DO WITH THE 401(K) FROM YOUR LAST JOB
- ...AND MORE

WEDNESDAY  
APRIL 12TH

6:30 - 8:00 PM

COMMUNITY REACH CENTER  
1870 W. 122ND AVE,  
WESTMINSTER CO  
SUMMIT ROOM

# TEACHER APPRECIATION DAY!

Please visit the HNCU lobby on **May 2nd**.

In honor of **Teacher Appreciation Day** we will have **"THANK YOU"** treats 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.



**A Proud Adams12 Five Star Schools Supporter**

# HORIZONS NORTH CREDIT UNION Annual Meeting



## SAVE THE DATE

**Tuesday, May 9, 2023  
5:30 PM**

Join us for Horizons North Credit Union's annual meeting. Learn about our accomplishments last year and what is on the horizon for 2023.



**13559 Huron Street  
Westminster, CO 80234**

## HOLIDAY CLOSINGS

**Monday, May 29**  
Memorial Day

**Tuesday, July 4**  
Independence Day

**Monday, June 19**  
Juneteenth National  
Independence Day



## WINNER'S CORNER!

**Polar Bear Kids Club - Kora B.**  
**Teen Vision Club - Ayden P.**

*\$50 Deposited Into Savings Account.  
A chance to win with every 5 deposits using your punch card.*

**WE ARE LOCATED AT THE CORNER  
OF HURON ST. AND 136TH AVE:  
13559 HURON STREET  
WESTMINSTER, CO 80234**

### Lobby

Monday - Friday 9am - 5pm

### Call Center

Monday - Friday 8:30am - 5pm

### Drive Up

Monday - Thursday 9am - 5pm  
Friday 9am - 6pm

### General Email

[hncu@hncu.org](mailto:hncu@hncu.org)

### Horizons Online Support Email

[support@hncu.org](mailto:support@hncu.org)

### Triumph Capital Financial Planning Services

720.399.5555

**Ryan Direct:** 720.399.5553

**Jim Direct:** 720.399.5554

*Horizons North Credit Union and Triumph Capital Management are not affiliated. The Credit Union has an advisory services arrangement with Triumph Capital Management to provide onsite non-deposit investment products on Credit Union premises. Not NCUA insured, may lose value, no financial institution guarantee. Advisory services offered through Triumph Capital Management, a registered investment advisor. Insurance offered through Triumph Capital, LLC, an independent agency.*

### Main Office

303.451.1146

### 12/24 Audio Response

303.451.1262

or 1.877.727.1262

### VISA® Debit Cardholders - Report Planned Travel to a Foreign Country:

303.451.1146 or HNCU Mobile App

### Loan Department

303.450.0719

### Horizons Online Support

303.451.1146

### Online Bill Pay

1.855.239.2988