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## AUTO LOAN NO PAYMENTS FOR 60 DAYS

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## AUGUST 20<sup>TH</sup>



## SHRED EVENT



GO FROM THIS  
TO THAT ...



WITH A HOME EQUITY  
LINE OF CREDIT

# 2.99% APR\*

## FOR 9 MONTHS

HELOCs can help with:

- Added office space
- Take a vacation or send kids to camp
- Bathroom remodel
- Pay for tuition
- Dream kitchen
- Consolidate higher interest debt

## APPLY NOW!

HNCU.org  
or  
303.450.0719

Online or mobile!



\*APR=Annual Percentage Rate. All loans require a completed loan application. Subject to credit qualifications. Homeowners insurance is required. Home Equity Line of Credit (HELOC) introductory rate of 2.99% is good for nine-months from the date the line of credit is established. APR will vary after the nine-month period ends; maximum APR is 18%. Existing HNCU members with a Home Equity Line of Credit may be eligible for a nine-month promotional rate of 2.99% if a min of \$15,000.00 is added to the outstanding balance on the line of credit, if available. Equal Housing Opportunity. NMLS #619227

**Get the Same Feeling** from Your Auto Loan Experience!

**NO PAYMENTS FOR 60 DAYS\***

**FINANCE OR REFINANCE A VEHICLE WITH OUR LOW RATE AND SAVE!**

**APPLY TODAY!**

**HNCU.org • 303.450.0719**

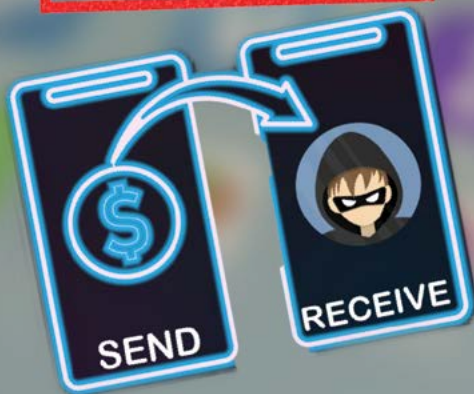


Online or mobile!



\*Interest will continue to accrue on loan. Limited-time offer. Not available on current loans held by HNCU. Refinances from other institutions or new loans only. Subject to credit qualifications. HNCU makes loans without regard to race, color, religion, national origin, sex, handicap, or familial status.

**SCAM  
ALERT!**



**TIPS TO  
PREVENT  
P2P FRAUD**  
PEER-TO-PEER PAYMENT APPS

Peer-to-Peer payment (P2P) platforms like Cash App, Venmo, and Zelle have gained popularity as people seek contactless ways to exchange money.

**These P2P apps are designed for cash transfers between people you know and TRUST.** Payment apps do not offer the same protection as credit or debit cards, they do not reverse authorized payments because of a scam or funds sent to the wrong account. HNCU does not have any type of business relationship with these apps, and we have no way of reversing authorized payments.

**AVOID SENDING OR REQUESTING FUNDS TO STRANGERS**

Never send or receive payments from someone that you do not know. Once the transaction is sent the money is gone. Many P2P apps don't let you cancel a transaction once it is sent.

**AVOID RED-FLAG SELLERS**

Don't be pressured by a false sense of urgency. If an offer seems too good to be true, it probably is. If retailer only accepts P2P, it's probably a scam.

**SECURE YOUR ACCOUNT**

P2P payment systems require access to your financial information. Protect your personal information by setting up security features within each app. Use a unique email and password for each account. When possible, use multi-factor authentication for each app.

**TREAT PAYMENTS LIKE CASH**

Double-check username or phone number of person you're sending money to. If you make a mistake you may not be able to get the funds back. In most cases all you can do is request money back, with no guarantee it will be returned.

**LEARN MORE:**

[www.consumerfinance.gov/about-us/blog/helpful-tips-using-mobile-payment-services-and-avoiding-risky-mistakes/](http://www.consumerfinance.gov/about-us/blog/helpful-tips-using-mobile-payment-services-and-avoiding-risky-mistakes/)



**HNCU  
SCHOLARSHIP  
RECIPIENT!**

**Second Year**



**BRAYDEN K. \$500**

**Congratulations to our 2022  
Scholarship recipient!**

HNCU is proud to support our members and their families as they work toward their goals.



# MEMBER APPRECIATION DAY!



2011, 2012, 2013, 2014, 2015, 2016,  
2017, 2018, 2019, 2020, 2021 &  
**2022!**

**We're #1  
AGAIN!!**  
*12 Years Straight!!!*

HORIZONS NORTH  
CREDIT UNION  
BETTER BANKING  
BEGINS WITH MEMBERSHIP.



**THANK YOU** to our community for voting Horizons North Credit Union the Best Bank/ Credit Union in the Metro North area! This is the 12th year in a row we've won. Readers in Northglenn/Thornton & Westminster also voted HNCU BEST of the BEST in the following categories:

**Boss** – Westminster  
**Customer Service** – Northglenn/Thornton  
**Annual Event** - Northglenn/Thornton & Westminster  
(Shred Event w/ City of Northglenn & NPD)

**Mortgage Company** – Northglenn/Thornton & Westminster  
**Financial Planner** – Westminster (Triumph Capital – with HNCU)  
**Mortgage Agent/Consultant** – Northglenn/Thornton & Westminster



# EVENTS



JULY 27<sup>TH</sup> FROM 5:00 PM - 8:00 PM  
AT 1ST BANK CENTER.

AUGUST 2<sup>ND</sup> FROM  
5:30 PM - 8:30 PM ON  
THE FESTIVAL LAWN BY  
NORTHGLENN REC CENTER



AUGUST 13<sup>TH</sup> FROM  
8:30 AM TO 11:00 AM  
FIVE STAR STADIUM  
VISIT [HNCU.ORG](http://HNCU.ORG) FOR MORE  
INFORMATION.

AUGUST 20<sup>TH</sup> FROM 8:00 AM TO  
NOON IN NORTHGLENN.  
VISIT [HNCU.ORG](http://HNCU.ORG) FOR MORE  
INFORMATION.

## SHRED EVENT



## BRIGHT HORIZONS AWARD

A Proud Supporter

**MAY WINNER Future  
Forward at Washington Square**



# Go from checkout to checking out an incredible city

Start Something Priceless®

You could be surprised and win a trip to the  
city of your choice when you use your HNCU  
Platinum or Cash Back Rewards Mastercard®  
now through 8/31/2022.\*

Learn more at [jhasurprisespromo.com](http://jhasurprisespromo.com)



\*NO PURCHASE NECESSARY. Void where prohibited. Existing Mastercard cardholders who are legal residents of the 50 U.S. or DC, and legal age of majority before 6/1/22. PIN-based debit, international & corporate transactions ineligible. Ends 8/31/22. Visit [jhasurprisespromo.com](http://jhasurprisespromo.com) for Official Rules & complete details.

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priceless surprises

# Help pay for your education

with a college  
or graduate  
school loan



Ask Horizons North Credit Union about which Sallie Mae® loan is right for you.

Apply at [www.salliemae.com/smartoption/hncu](http://www.salliemae.com/smartoption/hncu)  
to apply today!



Scan now for  
more information



Borrow responsibility  
We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments and how much the student expects to earn in the future, before considering a private student loan.  
The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.

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# BETTER BANKING TESTIMONIALS

Amazing small bank/credit union. Epic loan rates. Great customer service. Just moved their location close by. Been banking with them since I was born. Family members all have accounts here thanks to my GMA. Free checking accounts etc... Don't get scammed by big banks like Wells Fargo. I have multiple bank accounts with other companies and this will always be my main bank. People that give this bank negative reviews either had one bad experience or just don't know about banking.

- Jay, Goggle Review ★★★★★



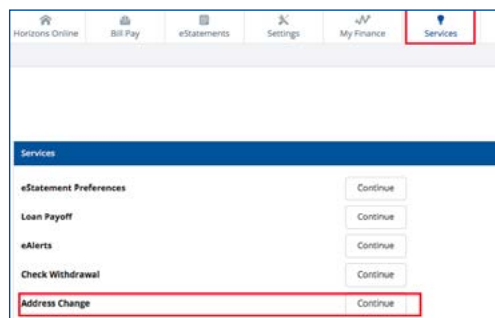
Have you tried the HNCU  
Mobile App?



## 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 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.



## WINNER'S CORNER!

**Polar Bear Kids Club - Archer M.  
Teen Vision Club - Matthew C.**

*\$50 Deposited Into Savings Account.*

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

## HOLIDAY CLOSING

**Independence Day**  
Monday, July 4

**Labor Day**  
Monday, September 5

**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 Phone Banking

303.451.1262

or 1.877.727.1262

### Loan Department

303.450.0719

### Horizons Online Support

303.451.1146

### Online Bill Pay

1.855.239.2988

**VISA® Debit Cardholders - Report  
Planned Travel to a Foreign Country:**  
303.451.1146 or HNCU Mobile App

