

SAVINGS

Special Accounts for all Family Members
Vacation/Summer/Holiday Accounts
Polar Bear and Teen Vision Accounts

SHARE CERTIFICATES

Higher dividend rates provide greater earnings
Dividends may be withdrawn at member's request
A variety of terms for maturity available
Early withdrawal penalties apply

Free Checking

Free Online Banking
Free Debit Discounts
Free FinanceWorks financial management system
Free Bill Pay*

MORE INFO

Shared Branches

Access to over 5,000 credit union branches nationwide with over 100 in the Denver area!
Search for locations at www.HNCU.org

ATMs

Access to over 30,000 no fee ATMs including ATMs in 7-Eleven stores!
Search for locations at www.HNCU.org

HNCU Resources

Business Loan and Deposit Services (call for details)

Online Banking Resources

Online statements
Cross member transfers
Inter-institution transfers
History download
E-mail Notification

HNCU Mobile Banking Resources

Transfer Funds
Check account balances
Locate the nearest branch or ATM all from your smart phone



Web Extras!

Shared Branch Locator
ATM Locator
Details on HNCU products and services
Free Annual Credit Report

303.451.1146

www.HNCU.org



*\$10.00 month w/ min. balance below \$500. *Online bill payment is subject to approval. Online bill payment is free with Members Advantage Checking or when you have all of the following: Any Horizons North Checking Account, HNCU VISA® Debit Card, Online Statements and Direct Deposit. If requirements for free bill payer are not met, the service is \$3.95 per month for up to 10 bills a month, .50 cents for every bill thereafter, or \$5.95 per month for unlimited bill pay service. Please refer to the Membership & Account Agreement, Truth-in-Savings Disclosures, Loan Agreements and Fee Schedule for specific account requirements and restrictions. iPhone is a trademark of Apple Inc. registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. 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.

MEMBER PRODUCTS & SERVICES



**Better Banking
Begins With Membership.**

HNCU PERSONAL CHECKING ACCOUNTS MADE SIMPLE

INTEREST-BEARING CHECKING

Earn dividends with a minimum balance as low as \$500!*

REGULAR CHECKING

Free

FREE	FREE	Visa® Debit Card (w/Debit Discounts!)
FREE	FREE	Unlimited Check Writing
\$500	NONE	Minimum Balance
FREE	FREE	Direct Deposit
FREE	FREE	Online Bill Payment (w/qualifications**)
FREE	FREE	Online Statements
FREE	FREE	Online Banking
FREE	FREE	Mobile Banking*** 
FREE	FREE	Text Banking***
FREE	FREE	Phone Banking
FREE	FREE	 CU SERVICE CENTERS® 5,000+ branches nationwide
FREE	FREE	 ATM network 30,000+ surcharge-free ATMs

LOANS

MORTGAGES

Electronic mortgage application process
Competitive rates and fees
Full array of mortgages available
Call 303-451-1146 for more information

HOME EQUITY LINES OF CREDIT

Lets you get cash fast when you need it.
Borrow up to 90% of home value
(With approved credit)
Interest paid may be tax-deductible
(Consult your tax advisor)
Provides cash for any purpose
(e.g. vacations, home improvements, debt consolidation, etc.)

HOME EQUITY LOANS

An affordable way to finance major purchases.
Fixed monthly payments.
Guaranteed fixed rate for the life of the loan protects against rising interest rates
5, 10,15, and 30 year loan terms available
Interest may be tax-deductible
(Consult your tax advisor)

AUTO/VEHICLE LOANS

Financing available for both new and used vehicles
(cars, trucks, motorcycles, boats, jet skis, RV's and more!)
Pre-approvals with no down payment (With Approved Credit)
Repayment terms up to 84 months (Depending on age and value of car)
Fast approval and processing
Special programs for credit challenged borrowers
Auto Broker Services

SHARE SECURED LOANS

Loan limit tied to share or certificate account balance
Flexible repayment terms
Share account earns interest throughout the term of the loan

UNSECURED LOANS

Loan approval based on member's signature qualifications
(income and credit)
Loan may be used for any purpose
Loan limits up to \$10,000 (Depending on credit approval)
Repayment terms up to 36 months

FIVE STAR LOANS for employees of Adams 12 Five Star Schools

Your Credit Union will help you when you need it most.
Use this loan for relocation, summer vacation, classroom expenses...or just about anything.



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***Standard message and data rates apply to mobile banking.