

ON THE HORIZON

HORIZONS
FEDERAL CREDIT UNION

SPRING 2018 VOL. XVII NO.2

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HOME RENOVATIONS?

Rest Easy...

WITH HORIZONS HOME EQUITY LOANS

1.99% APR*

FOR FIRST SIX MONTHS. AFTER SIX MONTHS,
VARIABLE RATE OF PRIME**

*APR = Annual Percentage Rate. ** Prime currently 4.5%. Borrow up to 80% of your home's equity. 15 years financing. No closing costs. Receive free checks to access your line of credit. \$199 application fee refunded at time of closing, if approved. Some restrictions apply. More rates and terms available. See a loan officer for complete details. Equal Housing Lender.



HEART WALK 2018

HFCU IS HELPING FIGHT HEART DISEASE
ONE STEP AT A TIME

Here at Horizons FCU we are striving to make a difference in our community. This year will be our fourth year participating in the Southern Tier Heart Walk at SUNY Broome. To help raise money, employees had the opportunity to wear jeans when they made a donation to the American Heart Association. Along with that we sold AHA branded items and hosted a bake sale, among other fundraising activities.



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We would like to give a huge thank you to our staff and our members for their continuous support for such a great cause. We wouldn't be able to do it without you! We look forward to seeing everyone at the 2018 Southern Tier Heart Walk on April 8th.

SAVING ACCOUNT RATES (OFFERED AS OF JANUARY 1, 2018)

| ACCOUNT | APY‡ | DIVIDEND RATE |
|---|------|---------------|
| SAVINGS | .10% | .10% |
| CHRISTMAS & VACATION CLUBS | .10% | .10% |
| MONEY MARKET ACCOUNTS (MINIMUM BALANCE \$2,500) | .30% | .30% |
| IRA SAVINGS ACCOUNT (IRA SAVINGS CERTIFICATES ALSO AVAILABLE) | .25% | .25% |

* FOR LOAN RATES
PLEASE REFER TO
HORIZONSFCU.COM/
LOAN-RATES

* LOAN RATES BASED
ON CREDIT WORTHINESS
AND RELATIONSHIP
DISCOUNTS.

Savings account rates are subject to and may change every dividend period, as determined by the credit union board of directors. For current savings or savings certificate rates, minimum balances, term and fees, call (607) 724-5876. ‡ = Annual Percentage Yield.



ARE YOU FEELING *Lucky?*

EARN CHANCES TO WIN QUARTERLY PRIZES WITH **LUCKY SAVERS PROGRAM**

FOR EVERY \$25 DEPOSIT,
YOU HAVE A CHANCE TO WIN \$5,000

Official rules and a complete list of prizes are available at: www.nycua.org
Void where prohibited by law.



Minimum \$25 deposit required to open a Lucky Savers 12-month share certificate. Member is not required to make \$25 deposits, but a \$25 deposit is required to obtain an entry in the monthly or quarterly drawings. Must be 18 years or older to be eligible to win. Credit Union employees and their family members are not eligible for quarterly or monthly prizes. Member is allowed to take one withdrawal from your Lucky Savers account in the 12-month period. A \$25 withdrawal fee will apply.

OUTSTANDING STUDENTS NIGHT

HFCU IS PARTNERING WITH THE RUMBLE PONIES TO HONOR OUR LOCAL STUDENTS



Horizons FCU will once again sponsor Outstanding Students Nights this year during select Rumble Ponies home games at NYSEG Stadium. Outstanding Students Nights honor our area's outstanding students with recognition during the game and a walk across the outfield.

The dates for this season's Outstanding Students Nights are April 20th, May 4th, May 25th, and June 1st. Beginning at 5:30pm and up until first pitch, kids can visit the Horizons FCU table inside the main entrance at NYSEG Stadium to receive a free gift and to enter to win our giveaway.

Horizons FCU is proud to partner with the Rumble Ponies and wish the team the best of luck during the 2018 season!

HORIZONS FCU IN THE COMMUNITY

NEW PARTNERSHIP WITH HORACE MANN ELEMENTARY SCHOOL

We are pleased to announce our new partnership with Horace Mann Elementary School. In March we donated a bench to the school to partake in their "Calming Bench Program." We themed our bench "Throw Your Troubles Away," which will offer the students to take a moment to collect their feelings and write down what is upsetting them. Students can place their notes in a locked box, keeping the notes private. This will give the children a chance to express themselves without worry of judgement.

Another part of this program will be to setup financial awareness classes for both the kids and the parents. To start we will help students set up savings accounts. Then we will have a weekly collection day where the students can bring in their money and we will turn around and deposit it into their accounts for them. We are excited to see what other events or programs we will be involved in with starting this new partnership. We want to thank the Horace Mann Elementary staff for all their help setting this up and letting us be a part of their amazing school.



HORIZONS KIDS CLUB

THE BUILDING BLOCK FOR YOUNG SAVERS

We are here to help your kids start saving and learning the value of money with our Kids Club program. It only takes a \$5.00 deposit to get started and has many benefits. With sign up, your child receives a piggy bank, prizes on their birthday, a Kids Club Membership Card, a Kids Club Savings Passbook to record deposits, and a special prize card to track every deposit. To learn more about the program either visit the Horizons FCU nearest you or visit www.horizonsfcu.com/kids-club.

CREDIT CARD DEBT GOT YOU **DOWN?**
GET A SIMPLYCREDIT LINE STARTING AT
4.99% FIXED APR*
TO PAY OFF YOUR HIGH,
VARIABLE-RATE CREDIT CARDS
VISIT HORIZONSFUCU.MYSIMPLYCREDIT.COM

*APR = Annual Percentage Rate. Rates Based On Credit Worthiness.



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WIN \$10 ON US

Two member numbers are printed in **BOLD** on this newsletter. If either number is yours, stop in to any Horizons location along with your Horizons member ID and we'll deposit \$10 into your Horizons savings or checking account!

HORIZONS FCU ANNUAL MEETING

TUESDAY APRIL 24TH, 2018 @6pm

LOCATION: THE RELIEF PITCHER
197 CONKLIN AVE, BINGHAMTON

PLEASE RSVP BY APRIL 18TH, 2018

BY CALLING MICHELLE AT 607.724.5876
OR EMAIL MICHELLEW@HORIZONSFCU.COM

HORIZONS FCU SHREDDING EVENT

THURSDAY APRIL 26TH FROM 3-6PM
120 MAIN STREET, BINGHAMTON

ACCEPTABLE ITEMS

Old Files, Typing Paper, Fax Paper, White/Colored Bond, Computer Print-Outs, Account Ledger Sheets, Carbonless Form, Message Pad Paper, Colored Writing Paper, Manila File Folders, Unbound Reports, Copier Paper, Letterhead, Post-It Notes, Memos, Brochures, Calculator Tape, Plain Envelopes, Pamphlets, Ruled Tablet Sheets, Index Cards, Blueprints, Tab Cards

UNACCEPTABLE ITEMS

Food Waste, Metal, Plastic, Tyvec (FedEx,ADP) Envelopes, Food Containers, Wood, Type/printer Ribbons, Padded Mailing Envelopes, Kleenex, Glass, Toner Cartridges, Fluorescent Colored Paper, Paper Towels, Wire, Copier Paper Wrappers, Carbons from Duplicate Forms, Napkins, String, Bubble-pack, Polystyrene Packing Peanuts, Newspaper, Corrugated Cardboard

CONNECT WITH US



607.724.5876
TELEPHONE TELLER: 607.771.6845
FAX: 607.724.0613



INFO@HORIZONSFCU.COM



WWW.HORIZONSFCU.COM



EVENTS ON THE HORIZON

APRIL

| SU | MO | TU | WE | TH | FR | SA |
|----------|----|-----------|----|-----------|-----------|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

- APRIL 8TH - HEART WALK @ 10am
- APRIL 20TH - OUTSTANDING STUDENTS NIGHT @ 6pm
- APRIL 24TH - ANNUAL MEETING
- APRIL 26TH - SHREDDING EVENT

MAY

| SU | MO | TU | WE | TH | FR | SA |
|----|----|----|----|----|-----------|----|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

- MAY 4TH/MAY 25TH - OUTSTANDING STUDENTS NIGHT @ 6pm

JUNE

| SU | MO | TU | WE | TH | FR | SA |
|----|----|----|----|----|----|----|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

- JUNE 1ST - OUTSTANDING STUDENTS NIGHT @ 6pm

2018 HOLIDAY CLOSINGS

| | |
|---------------|-------------------------------|
| MARCH 31ST | EASTER OBSERVANCE |
| APRIL 10TH | STAFF TRAINING CLOSING AT 2PM |
| MAY 28TH | MEMORIAL DAY |
| JULY 4TH | INDEPENDENCE DAY |
| SEPTEMBER 3RD | LABOR DAY |
| OCTOBER 8TH | COLUMBUS DAY |
| OCTOBER 16TH | STAFF TRAINING CLOSING AT 2PM |
| NOVEMBER 12TH | VETERANS DAY OBSERVED |
| NOVEMBER 22ND | THANKSGIVING DAY |
| DECEMBER 24TH | CHRISTMAS EVE CLOSING AT 1PM |
| DECEMBER 25TH | CHRISTMAS DAY |
| DECEMBER 31ST | NEW YEAR'S EVE CLOSING AT 3PM |

LOCATIONS & HOURS



MAIN OFFICE

120 MAIN STREET BINGHAMTON, NY 13905

HOURS: MONDAY-WEDNESDAY & FRIDAY (9-5PM)
THURSDAY (9-6PM) SATURDAY (9-12PM)

DRIVE-UP: MONDAY-WEDNESDAY & FRIDAY (8:30-5PM)
THURSDAY (8:30-6PM)

ENDWELL OFFICE

519 HOOPER ROAD ENDWELL, NY 13760

HOURS: MONDAY-WEDNESDAY (9-4PM)
THURSDAY-FRIDAY (9-5:30PM)

DRIVE-UP: MONDAY-WEDNESDAY(8:30-5PM)
THURSDAY-FRIDAY (8:30-5:30PM)

VESTAL OFFICE (CAMPUS PLAZA)

3701 VESTAL PKWY E. VESTAL, NY 13850

HOURS: MONDAY-WEDNESDAY (9-4PM)
THURSDAY-FRIDAY (9-5:30PM)

DRIVE-UP: MONDAY-WEDNESDAY(8:30-5PM)
THURSDAY-FRIDAY (8:30-5:30PM)

*ATM AVAILABLE 24 HOURS A DAY AT ALL LOCATIONS
-PO BOX 1881 BINGHAMTON, NY 13902-1881-