

ON THE HORIZON

HORIZONS
FEDERAL CREDIT UNION

SUMMER 2018 VOL. XVII NO.3

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Start Your Summer with a

Splash

APPLY FOR A HORIZONS VISA CREDIT CARD

STARTING AS LOW AS

0.90%

FOR FIRST SIX MONTHS.
AFTER SIX MONTHS,
RATES START AT 7.90%

* APR = Annual Percentage Rate. Rates based on credit worthiness with Horizons Federal Credit Union. New VISA Accounts only. Some restrictions apply, see a loan officer for full details. There is a \$500 minimum balance transfer for current VISA credit card holders. Federally insured by NCUA. VISA Credit Card Promotion Effective May 1, 2018 - July 31, 2018.

Grow Your Money With Us!



30 MONTHS

SHARE CERTIFICATE

2.02%

APY
2.00% DIVIDEND RATE

APY= annual percentage yield. Minimum balance of \$500 is required to open these accounts. Early withdrawal penalties may apply. Dividends calculated using the average daily balance method. This method applies a periodic rate to the average daily balance in the account each month. Dividends are credited monthly. This offer, including the advertised rates and APY, is accurate effective June 1, 2018 (subject to change). Horizons Federal Credit Union reserves the right to end or modify this offer at any time. Visit horizonsfcu.com/sharecertificates/ for further certificate information. Federally insured by NCUA.

CHOW DONATION

HFCU IS HELPING PROVIDE FAMILIES WITH MEALS THIS SUMMER

Horizons FCU is a proud member of STCUA (Southern Tier Credit Union Association). This association is made up of several Credit Unions in our area, including: Empower FCU, GHS FCU, Horizons FCU, SFCU, SEFCU, UHS Employees FCU, and Visions FCU. Together we donated \$5,600 to CHOW's new "Summer Caring Package Program." The donation will cover half of the association's goal of 30,000 meals this summer.



Donations like this further prove the credit union philosophy of "people helping people." If you or someone you know would like to know how you can help CHOW accomplish their meal goal, please visit: broomecouncil.net/chow/how-you-can-help/.

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.

FINANCIAL EDUCATION

HFCU PARTICIPATED IN WINDSOR MIDDLE SCHOOLS
13TH ANNUAL "UP WITH LIFE DAY"

This is the 7th year Horizons FCU has participated at Windsor Middle School's "Up With Life Day." This event has the students move from various workshops, ranging from financial planning to healthy cooking. This is the 13th year the school has hosted this event, with the intentions of creating well rounded students.

For our workshop, we setup a power-point presentation that involves financial basics, including tips on how and where to save your money, writing a check, how to budget your money, and how to record your purchases. It's an amazing event that we are honored to be part of.



2018 HEART WALK AWARD

ANOTHER SUCCESSFUL HEART WALK IN THE BOOKS



This year's Southern Tier Heart Walk was a bit chilly, but full of motivated walkers with their own story of why they walk. It's a very inspirational day to be part of. In May Horizons FCU was honored to receive the 5th place team award for this years "Southern Tier Heart Walk." Our team raised \$5,527 by selling AHA branded items and hosting a bake sale, among other fundraising activities. Our CEO Mario DiFulvio received 4th place as an individual fundraiser, raising \$2,432. Our team greatly values the American Heart Association's mission to make others heart healthy. We are already looking forward to next year's Heart Walk!

BUILDING COMMUNITY RELATIONSHIPS

HFCU DONATED THEIR SECOND BENCH TO HORACE MANN

Continuing our relationship with Horace Mann Elementary, we donated a second bench in May. This bench continues the theme of "Throw Your Troubles Away."

Our hope is to hit the ground running this next school year with financial awareness classes for both the kids and the parents. We will also be setting up savings accounts for the kids that they can make weekly deposits into. They bring their money to school and we will pick it up and deposit it into their account.



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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!

17TH ANNUAL FAMILY FUN FRIDAY

FRIDAY AUGUST 17TH, 2018
FROM 12-2PM

FRIDAY AUGUST 31ST, 2018
FROM 12-2PM

YOU CAN HELP MAKE THIS EVENT A BIG SUCCESS BY DONATING SCHOOL SUPPLIES FOR THE KIDS OR VOLUNTEERING YOUR TIME. ALL DONATIONS GO DIRECTLY TO OUR LOCAL CHILDREN WHO CAN'T AFFORD YEARLY SCHOOL SUPPLIES.

CALL AMANDA AT 607.724.5876
OR EMAIL AMANDAW@HORIZONSFCU.COM
IF YOU ARE INTERESTED IN HELPING.

AMUSEMENT PARK TICKETS FOR SALE

DARIEN LAKE TICKETS - \$49.99
BUY ONE, GET ONE TICKET DEAL

WATER SAFARI TICKETS - \$28 PER TICKET

STOP BY ANY OF OUR THREE BRANCHES TO PURCHASE YOUR TICKETS OR GO ONTO YOUR HORIZONS@HOME TO PURCHASE ONLINE.

35546

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

JULY

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				

- JULY 4TH - CLOSED FOR INDEPENDENCE DAY
- JULY 11TH - CLOSING @ 3PM FOR EMPLOYEE APPRECIATION
- JULY 28TH - FAMILY MOVIE NIGHT FEATURING THE MOVIE "COCO" (@ BINGHAMTON ZOO AT ROSS PARK)

AUGUST

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	

- AUGUST 3RD-5TH - VISIT OUR TABLE AT THIS YEARS SPIEDIE FEST
- AUGUST 17TH/AUGUST 31ST - FAMILY FUN FRIDAYS FROM 12-2PM
- AUGUST 25TH - FAMILY MOVIE NIGHT FEATURING THE MOVIE "PETER RABBIT" (@ BINGHAMTON ZOO AT ROSS PARK)

SEPTEMBER

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						

- SEPTEMBER 3RD - CLOSED FOR LABOR DAY

2018 HOLIDAY CLOSINGS

JULY 4 TH	INDEPENDENCE DAY
JULY 11 TH	EMPLOYEE APPRECIATION CLOSING AT 3PM
SEPTEMBER 3 RD	LABOR DAY
OCTOBER 8 TH	COLUMBUS DAY
OCTOBER 16 TH	STAFF TRAINING
NOVEMBER 12 TH	VETERANS DAY OBSERVED
NOVEMBER 22 ND	THANKSGIVING DAY
DECEMBER 24 TH	CHRISTMAS EVE CLOSING AT 1PM
DECEMBER 25 TH	CHRISTMAS DAY
DECEMBER 31 ST	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-