

Fast Facts: Debit/Credit, ATM

- It will take approximately 1 week for your card to arrive; 1st you will receive your card and then you will receive your PIN number
- To activate your new ATM or Debit card you will need to do a balance inquiry at an ATM machine, use your card at a merchant with the PIN number, or call the activation phone number on your card from your home phone
- Using your ATM or Debit card at an ATM machine you are able to withdraw up to \$200 per day using your PIN number
- Debit Cards can be used at point of sale (POS) terminals as either : **Debit** (PIN) You are able to receive up to \$100 in cash back from POS transactions. **Credit** (signature) You are unable to receive cash back from the POS transaction. No matter which option you select, you are allowed a combined total of \$2,500 per day in purchases
- Your Debit or ATM card will lock up if you have more than 3 failed PIN transactions; you will need to contact us at 920-433-0122 to reactivate your card

Classic, Platinum, or Home Equity VISA Credit Cards
available with a credit card application and two recent paycheck stubs

Success is on your horizon. . . .

ONLINE ACTIVITIES

www.horizonccu.com

Reorder Checks

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Find current rates on loans, share certificates (CD's), and deposit accounts

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Apply for a loan

*

Use a loan calculator to figure monthly payments

*

Stories and games for kids

*

Online Banking, e-Statements & Bill Pay

*

Invest through MEMBERS Financial Resources on our home page

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Read our quarterly newsletter

" On The Horizon. . . . "

HORIZON
COMMUNITY CREDIT UNION

Mailing

3139 Voyager Dr PO Box 670 700 Eastman Ave
Green Bay WI Green Bay WI Green Bay WI
54305-0670

920-433-0122

www.horizonccu.com

03/2010 hccu001

CHECKING



Achieving Member Success

Apply for Membership online: www.horizonccu.com

Four Checking Accounts To Choose From. . . .

STANDARD

- **\$100 MINIMUM BALANCE**
(*\$6 monthly fee if account drops below \$100*)

DIRECT DEPOSIT

- **NO MINIMUM BALANCE**
(*With reoccurring payroll deposit*)
- **1ST BOX OF ADVANTAGE CHECKS - FREE!**
- **1ST DEBIT or ATM CARD - FREE!**

ADVANTAGE

- **MEMBERS AGE 50 AND UP**
- **NO MINIMUM BALANCE**
- **ADVANTAGE CHECKS - FREE!**
- **1ST DEBIT or ATM CARD - FREE!**

STUDENT

- **FULL TIME STUDENTS**
- **NO MINIMUM BALANCE**
- **ADVANTAGE CHECKS - FREE!**
- **1ST DEBIT or ATM CARD - FREE!**



All Our Checking Accounts Feature. . . .

- **Unlimited Check Writing:**
write as many as you want -
NO PER CHECK FEES
- **Monthly Dividends:**
earn interest on your savings and
checking accounts
- **ATM or Debit Cards:**
unlimited usage, no Horizon
Community CU fees
- **Free! ATM Usage:**
as part of the ATM Alliance find
fee free ATMs across the country
- **Free! Online Banking:**
access your account anytime,
anywhere
- **Free! eStatements:**
keeps your statements easily
accessible
- **Free! Bill Pay:**
pay bills automatically, no stamps
required
- **Free! Phone Banking:**
verify balances and check
clearings, or make transfers with
access to a touch tone phone
- **Overdraft Protection:**
your share account protects your
from overdraft when funds are
available, or set up a share draft
line of credit for added protection

*Account Fees. . . .

Share Account (Savings)

Minimum Balance	\$25
Close Account (w/in 90 days)	\$10

Draft Account (Checking)

Minimum Balance	\$100
Balance below \$100	\$10/month
Direct Deposit, Student, or Advantage Account	No minimum
Starter Checks (w/\$100 deposit)	FREE
Checks	Priced by style
Overdraft Transfer	\$5/ transfer
Overdraft	\$25/transaction
Returned Check	\$25/check
Check Copy	\$2/copy
Temporary Checks	\$2/8 checks
Stop Payment	\$15/check \$30 flat rate
Reconciliation	\$30 after 1st
CU Closed Account	\$25

Debit/ATM Cards

Original Card	\$5
Direct Deposit, Student or Advantage Account	1st card FREE
Replacement Card	\$5
Non-Sufficient Funds	\$25/overdraft
Card Transactions	FREE
ATM/Debit Dollar Limit	\$200/day
Debit Card (POS) Daily	\$500 w/PIN
Debit Card (POS) Daily	\$2500 w/o PIN

Fee Free ATMs

(with use of your Horizon Community Debit or ATM card)

Horizon Community CU 3139 Voyager Drive

FIND OTHER FEE FREE ATMS LOCALLY
AND ACROSS THE COUNTRY AT
WWW.HORIZONCCU.COM
DEPOSIT ACCOUNTS, ATM ALLIANCE

* Further fees and explanations can be found in

Horizon Community Credit Union Limits and Fees Disclosure