

HORIZON



A Quarterly Newsletter from Horizon Community Credit Union

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177 Million People Celebrating Credit Unions on October 15th

On October 15, credit unions members around the world will join together to celebrate International Credit Union Day and this year's theme: **Your Money. Your Choice. Your Credit Union.** Do you remember why you



YOUR CREDIT UNION™

chose Horizon Community Credit Union to be your financial services provider? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership.

Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

Join us during the week of 10/12-10/16 for snacks, refreshments, and give-aways!

Kids can color the ICU Day coloring sheet and return it to the credit union for a chance to win a \$50 US Savings Bond. Coloring sheets will be mailed, can be picked up at either branch, and are also available online. Coloring sheets must be received by October 16th to be eligible for the drawing.

- Give-aways include:*
- calendars*
 - travel mugs*
 - chip clips*
 - water bottles*
 - plus more!*

Save The Dates:



Annual Meeting
February 3, 2010

Member Appreciation Week
February 1 - 5, 2010



How LOW Can Your Vehicle Loan Rate Go?



Check out the ways HCCU gets your rate lower!

What other financial institution actively tries to save you money other than a credit union?!

One of the ways we we are different from a bank down the street is by showing our members we care about their financial futures by providing the best rates possible.

We want to help you get more for your money!

The credit union has put together a number of ways for members to save on a vehicle loan---most of them by using other HCCU products, helping you to save even more.

That is the Credit Union Difference and we're so proud to share these opportunities with you!

- 1 Any purchase or refinance from another financial institution on a HYBRID vehicle qualifies you for a .50% APR discount or a \$50 gas gift card
- 2 Invest in America Discount - any NEW purchase of a Chrysler or GM vehicle that qualifies for the Invest in America Program makes you eligible for a .25% APR discount
- 3 If you use Direct Deposit and Automatic Loan Payment, you qualify for a .25% APR discount
- 4 Do you have an active share draft account (a checking account) with HCCU? If so, you qualify for a .10% APR discount

4.5% APR*

* Annual Percentage Rate. Rates as low as 4.5% with a .25% and .10% discount applied. Rates may change depending on market conditions and member credit rating. See current rates online or call the credit union for additional details.

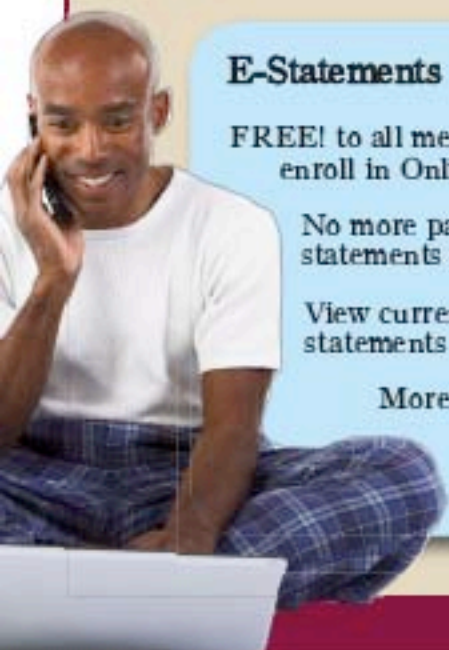
If you have any questions about these discounts, contact HCCU -- we want to help you save as much money as possible!

No Shoes, No Shirt, No Problem -

Think of HCCU's website as another branch that's always open and convenient!

It's the end of a long day and you are curled up on the couch with a good book or your favorite TV program. All of a sudden you remember that you forgot to go to the credit union. Don't worry about it--just hop on your computer.

Horizon Community Credit Union offers a variety of Electronic Resources to help you reach your goals and manage your money!



Check it out:

E-Statements

FREE! to all members who enroll in Online Banking

No more paper statements to shred or file

View current and past statements

More secure than paper statements

Online Bill Pay

FREE! to all members with a Share Draft (checking) Account

Pay bills one time or schedule recurring payments to be paid automatically

View your bill payment history

No stamp buying required

View your pending payments

Online Banking

FREE! to all members

Access 24 hours a day/seven days a week from any PC with Internet access

Transfer funds between accounts

Reconcile your checkbook

Download data into MS Money

View and print copies of cleared checks

Make loan payments

Online Bill Pay

Invest in America

Both members' bottom line and our country's economy have been boosted thanks to Invest in America's discounts. More than 20,000 cars have been sold from GM and Chrysler's Credit Union Member Cash program.

As a credit union member, your opportunity for saving on your next car has gotten even better: Chrysler and GM both have additional promotions going on right now that you can add to the above discounts. Chrysler's Employee Pricing and GM's President's Sale can help you save thousands more on your purchase.

And don't forget, **when you finance your new vehicle with HCCU, you'll save even more with our low loan rates and our Invest in America Discount!**

Talk to a member representative to learn more about Invest in America or to get approved for an auto loan.

You can also go to www.lovemycreditunion.org for more details on these great discount programs.

HCCU Holiday Closings:

Thanksgiving 11/26/09
Closed

Christmas Eve 12/24/09
Close at 1:00

Christmas Day 12/25/09
Closed

Saturday 12/26/09
Closed

New Year's Eve 12/31/09
Close at 3:00

New Year's Day 1/1/10
Closed

Saturday 1/2/10
Closed



Our office may be closed, but you can ALWAYS access your accounts with our **Online Branch:**

www.horizonccu.com

HCCU wishes you and your family a safe and happy holiday season!

IMPORTANT NOTICE: Open End Loan Update

HCCU has revised policies regarding open end loan payment dates to conform to the latest changes in lending regulations.

We will not consider your payment late if it is received within 21 days of the date on the postmark, regardless of the payment due date(s) printed on the statement.

All open end loans will be receiving monthly statements and a late fee will be assessed

when a payment is 30 days late.

The following types of loans are considered 'Open End Loans' and are subject to these changes:

- All Consumer Loans
- Credit Cards
- Lines of Credit

If you have any questions regarding this update, please contact the credit union and ask to speak with a Loan Specialist.

TOYS FOR TOTS



U.S. MARINE CORPS RESERVE

HCCU will once again be accepting donations for Toys-For-Tots. Drop boxes will be set up at both credit union branches.

Thanks to member support, HCCU is proud to help families in need!



Reuben Dip

1/2 cup Kraut, drained and chopped
1 (8 oz) pkg cream cheese, softened
1/2 cup grated Swiss cheese
4 oz. sliced corned beef (Budding brand works good), finely diced
2-3 tbs milk

Microwave Directions:

- 1) Combine and heat all ingredients, except milk, in a microwave-safe bowl until hot (approximately 4 min) Stir after 2 min.
- 2) Thin milk, if necessary.
- 3) Serve hot with rye or pumpernickel bread (broken in pieces) or sticks.

Buffalo Chicken Dip

2 boneless chicken breasts boiled and shredded
8 oz. cream cheese
1 cup ranch dressing
16 oz. shredded cheddar cheese
1 large bottle Frank's Red Hot Sauce (Buffalo Style)

Mix all together and serve warm

Each quarter our newsletter will feature recipe ideas from credit union staff members.

TAILGATE PARTY

APPETIZER 4-PACK

Veggie Pizza

1 tube crescent rolls
8 oz. cream cheese
1 packet Italian dressing mix
1 cup shredded cheddar cheese
1/2 cup grape tomatoes sliced in half
1/3 cup shredded carrots
2 cups broccoli florets, chopped
2 cups cauliflower florets, chopped
1/4 cup scallions

Roll out crescent rolls onto baking sheet, pinching perforations together to form a flat crust and bake as directed. Let cool. Blend together cream cheese and dressing mix and spread over cool crust. Evenly spread veggies over pizza and top with shredded cheese.

Let us know what you thought! Which appetizer scored as the fan favorite with your crowd?

Crab Rangoon Dip

2- 8oz packages cream cheese
1- 6oz can of lump crab meat / drained and shredded
2 - tsp Worcestershire sauce
2 - tsp lemon juice
2 - tsp soy sauce
1 - scallion, chopped

Combine all ingredients in mixing bowl and stir to combine. Place in broiler proof dish and broil for 10 min.

Won Ton Chips

Peanut oil
1 package Won Ton Wrappers
Salt to taste

Heat peanut oil and fry the Won Ton Wrappers in small batches. Let drain on paper towel and season with salt.

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