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TO SEE A FINANCIAL SERVICE REPRESENTATIVE.

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Q&A

WITH OUR IN-HOUSE HOME LOAN EXPERT, JASON

Traditional Mortgages

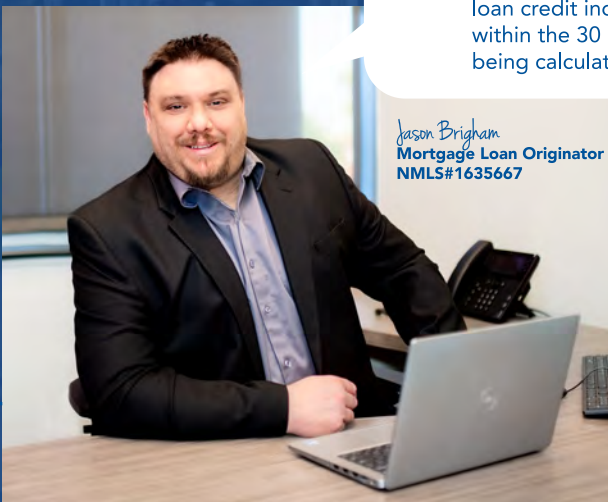
FHA Loans

VA Loans

Construction Loans

Land Loans

First-time Home Buyer



Will the inquiry about my credit affect my credit score?



Within a 14-day window, multiple credit checks from mortgage lenders are recorded on your credit report as a single inquiry. Calculating your score doesn't include any mortgage or auto loan credit inquiries that are made within the 30 days prior to the score being calculated.

FAST & EASY

Jason will help you every step of the way.

NO OBLIGATION

Applications are no cost and no obligation.

LOCK IN RATES

Lock in a great low rate while you look for your dream home.

Scan QR code to schedule an appointment:



**Call Jason today,
720.872.8610**

Credit Union NMLS#619227 | Jason Brigham NMLS# 1635667*Carrier message and data rates may apply. All loans require a completed loan application. Subject to credit qualifications. HNCU Membership Required. Equal Housing Opportunity. HNCU makes loans without regard to race, color, religion, national origin, sex, handicap, or familial status.


Ring in 2023!



Get a Low Rate HELOC!

3.99%^{APR*} For 9 Months

APR WILL VARY AFTER THE 9-MONTH PERIOD ENDS;

as Low as **4.00%**^{APR*}  **18.00%**^{APR*}
up to **Maximum**
based on WSJ** Prime rate plus 1%

APPLY NOW!

VISIT [HNCU.ORG](https://hncu.org) OR
CALL 303.451.1146 TODAY

*APR = Annual Percentage Rate. All loans require a completed loan application. Subject to credit qualifications. Borrower is responsible for closing costs. Contact HNCU for more information. Property insurance is required. Home Equity Line of Credit (HELOC) introductory rate of 3.99% is good for nine-months from the date the line of credit is established. APR will vary after the nine-month period ends; maximum APR will range from 4.00% to 18.00% APR based on the **Wall Street Journal (WSJ) Prime rate plus 1%. Existing HNCU members with a Home Equity Line of Credit may be eligible for a nine-month promotional rate of 3.99% if a min of \$15,000.00 is added to the outstanding balance on the line of credit, if available. HNCU Membership Required. Equal Housing Opportunity. HNCU makes loans without regard to race, color, religion, national origin, sex, handicap, or familial status. NMLS #619227

Love My Credit Union®
rewards



Save Now



SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.

SCAN QR CODE TO GET DISCOUNTS or visit [HNCU.org](https://hncu.org)



NOTICE OF ANNUAL Membership Meeting

Dear Valued Member,

The Horizons North Credit Union Annual Meeting will be held in May of 2023.

Horizons North Credit Union's Board of Directors has one open position to serve a three-year term through 2024.

A brief statement of the qualifications and biographical data for the current nominee submitted by the Nominating Committee for this election is enclosed herewith.

The credit union bylaws also provide for nomination by written petition. A nomination by written petition must be submitted to the Nominating Committee on or before the submission date of February 27, 2023, c/o Nominating Committee, Horizons North Credit Union, 13559 Huron Street, Westminster, CO 80234, telephone 303.451.1146.

A nomination by petition must contain verified signatures of at least 1% of the credit union members, with a minimum of 20 and a maximum of 500. To be effective, all nominations by petition must be accompanied by: (a) a signed certificate from the nominee stating the nominee is agreeable to nomination and will serve if elected to office, and (b) a statement of the qualifications and relevant biographical data for the nominee. Please note that the election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled and there have been no valid nominations by petition submitted.

NOMINEES

Robert K. Webber (INCUMBENT)

Robert retired from Adams 12 Five Star Schools in 2016 and after a short retirement joined the City of Northglenn where he is currently the Operations and Parks Manager. Robert has resided in Adams County for 40 years. He received a B.S. in Business Management from Regis University in 1997 and an MBA in Operations from Regis University in 2004. Robert is married to Susan and has 3 adult children and 7 grandchildren. Rob has enjoyed serving on the HNCU board for several years!

Mark Hinson (INCUMBENT)

Mark retired in 2017 from Adams Twelve Five Star Schools where he served as Chief Human Resource Officer for 19 years. This position completed a 34 year career in Human Resource Management. Mark obtained his Bachelor's Degree in Organizational Communication and Master's Degree in Guidance and Counseling from the University of Central Florida. Currently, he is volunteering his time serving as an Executive Director for the non-profit Miss Colorado Scholarship Organization, Inc. Miss Colorado is the state affiliate for the iconic Miss America Organization, one of the largest scholarship programs in the country for women.

Marilyn Akers Stansbury (INCUMBENT)

Marilyn Akers Stansbury is the CEO of Independent Electrical Contractors Rocky Mountain (IECRM), a member-driven trade association and four year apprenticeship training program serving the electrical contracting and renewable energy industry. Marilyn's more than 30 years' experience in the public, private, and non-profit sectors includes leading organizations and complex initiatives from visionary startup to successful, sustained implementation. Marilyn received her Bachelor's degree in Broadcast & Film Communication from The University of Alabama and did graduate studies in Public Administration at Auburn University at Montgomery. Marilyn enjoys learning about the people and places that round out the world.

BOOK YOUR APPOINTMENT ONLINE! HNCU.ORG

MAKE AN APPOINTMENT TO SEE A FINANCIAL SERVICE REPRESENTATIVE. OUR SCHEDULING TOOL WILL LET YOU EASILY BOOK A DATE AND TIME THAT WORKS BEST FOR YOU!

HAVE YOU TRIED OUR ONLINE BOOKING TOOL?

Making an appointment is easy, and can be done using your computer, tablet or mobile device.

You can make an appointment to:

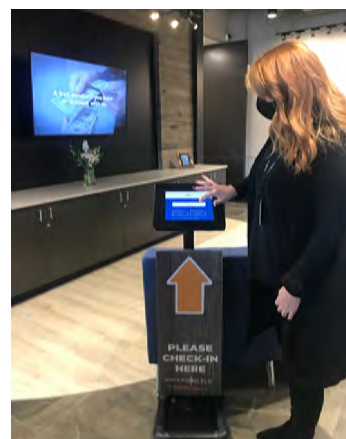
- Apply for a loan
- Add an account
- Open a Share Certificate or IRA Share Certificate
- Get a new debit card
- Make changes to your account
- Apply for a HNCU Credit Card
- Access your safe deposit

Appointments are available during normal lobby hours.

The process is simple:



Click "Make an Appointment" on our website and then follow the prompts to schedule your appointment with a HNCU team member.



BRIGHT HORIZONS AWARD

A Proud  **Supporter**



Visit [HNCU.org](https://www.hncu.org) to download the entry form
and learn more about the award.

Spread the word about all the amazing things happening within the Adams 12 Five Star Schools District! Share information about everyday achievements and milestones with members of Horizons North Credit Union and the community. Teachers, PTO's/PTA's, school improvement teams, parents, students or volunteers are encouraged to share points of pride or milestones their school has achieved in the 2022/2023 school year.

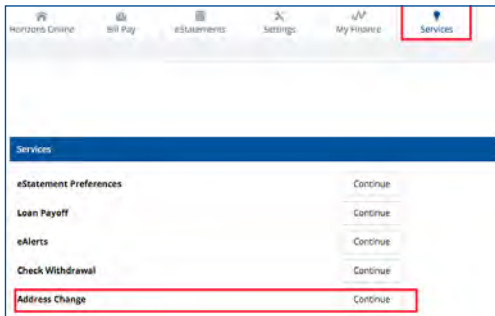
This your chance to give a shout-out for the team or individual that has been there for kiddos!



MOVING? NEW PHONE NUMBER? NEW EMAIL ADDRESS?

Update your contact information so we can reach you.
Remember your PAPER statements, debit card, credit card, tax forms, eLerts and all other information from HNCU is sent to the address we have on file.

Login to Online banking and update your information under the "Services" tab.



HNCU SCHOLARSHIP INFORMATION

Once again HNCU is proud to offer a \$1,000 scholarship to a member family to help offset the growing cost of higher education. This year we have two scholarships available. The application can be downloaded from our website.

**APPLICATION DEADLINE IS
FRIDAY, APRIL 28TH.**



WINNER'S CORNER!

**Polar Bear Kids Club - Danica S.
Teen Vision Club - Matthew C.**

A chance to win with every 5 deposits using your punch card.

\$50 Deposited Into Savings Account.



HOLIDAY CLOSINGS



Monday, January 16
Martin Luther King, Jr. Day

Monday, February 20
Presidents Day

**WE ARE LOCATED AT THE CORNER
OF HURON ST. AND 136TH AVE:
13559 HURON STREET
WESTMINSTER, CO 80234**

Lobby

Monday - Friday 9am - 5pm

Call Center

Monday - Friday 8:30am - 5pm

Drive Up

Monday - Thursday 9am - 5pm

Friday 9am - 6pm

General Email

hncu@hncu.org

Horizons Online Support Email

support@hncu.org

Triumph Capital Financial Planning Services

720.399.5555

Ryan Direct: 720.399.5553

Jim Direct: 720.399.5554

Horizons North Credit Union and Triumph Capital Management are not affiliated. The Credit Union has an advisory services arrangement with Triumph Capital Management to provide onsite non-deposit investment products on Credit Union premises. Not NCUA insured, may lose value, no financial institution guarantee. Advisory services offered through Triumph Capital Management, a registered investment advisor. Insurance offered through Triumph Capital, LLC, an independent agency.

Main Office

303.451.1146

12/24 Audio Response Phone Banking

303.451.1262

or 1.877.727.1262

VISA® Debit Cardholders - Report Planned Travel to a Foreign Country:

303.451.1146 or HNCU Mobile App

Loan Department

303.450.0719

Horizons Online Support

303.451.1146

Online Bill Pay

1.855.239.2988

