



70 Years

Big enough to compete. Small enough to care.



A Message From The CEO

Celebrating 70 Years of Serving You

This year, we are proud and excited to celebrate a remarkable milestone—our 70th anniversary. Reaching 70 years is more than a number; it represents decades of trust, shared success, and strong relationships with the members and communities we are honored to serve.

For seven decades, generations of members have chosen us as their financial partner. That enduring trust—built one conversation, one loan, and one life milestone at a time—has shaped who we are today. We are deeply grateful for the loyalty, support, and confidence you have placed in us throughout the years. Together, we have grown, adapted, and built an organization rooted in people, not profits.

As we celebrate our history, we also celebrate the values that have guided us from the beginning. Trust, respect, integrity, and caring are more than words—they are the principles that define how we serve our members every day. These values continue to inspire our work, strengthen our culture, and guide us forward as we embrace new opportunities and meet the evolving needs of our members.

Because of you, we are stronger than ever. Your involvement, feedback, and continued support fuel our ability to innovate, expand services, and deliver financial solutions that truly make a difference. We are proud of how far we have come together and even more excited about what the future holds.

To mark this special anniversary, we will be celebrating throughout the year with special events, member appreciation activities, and exclusive offers. These celebrations are our way of saying thank you—for your trust, your membership, and your role in our success. We invite you to join us as we reflect on the past, celebrate the present, and look ahead to the next chapter. Please

see this newsletter for details on some of the upcoming events and offers planned as part of our anniversary celebration.

Thank you for being such an important part of our story. We are honored to serve you and look forward to many more years of helping our members thrive.

Page Bennett

President & CEO

70th Anniversary for Horizon Credit Union

This year, we proudly celebrate 70 years of serving members and the community! What began on April 6, 1956, with twelve visionary Davis School District employees and just \$295 in deposits as the Davis School District Employees Credit Union, has grown into a strong, thriving financial cooperative serving our community with pride known as Horizon Credit Union.

Over the decades, dedicated volunteers, employees, and members have helped guide impressive growth—including the expansion of branch locations and assets now totaling \$185 million.

As we honor our rich history and those who made it possible, we look ahead with confidence and excitement. Thank you to our members for being part of this journey—here's to celebrating the past, embracing the present, and building a bright future together!

Visit each branch this summer for a 70th celebration for our team and our members:

Farmington Branch, April 23, 2026

South Branch, May 28, 2026

Kaysville Branch, June 25, 2026

West Point Branch, July 30, 2026

Clearfield Branch, August 27, 2026

Celebrate with us from 2 PM to 5 PM for refreshments, games with prizes, and a special bonus—\$70 deposited for the first five new members at each event, courtesy of HCU!

New Auto Loan Rate - For A Limited Time!



Auto Loan Special

NO Monthly Payments for **70 DAYS**

Auto Loan Rate
As Low As **4.44%**^{*}
No Strings Attached!

Call Today!
801-451-5064

HORIZON
CREDIT UNION
70 Years
Big enough to compete. Small enough to care.

NCUA *On Approved Credit Rates Subject to Change

Celebrate 70 years with Horizon Credit Union! HCU was founded April 6, 1956 and has been going strong since.

To celebrate, we've got a new auto loan rate for a limited time!

Auto Loan Rate As Low As 4.44%*OAC!

For a limited time, enjoy up to 70 days until your first payment on an auto loan from HCU. That means more time to plan your fun in the sun before your first payment is due.

Apply today on our website, visit a branch, or call us at 801-451-5064. Let's get you road-ready!

[Inquire Here](#)

*On Approved Credit
Rates Subject to Change

Annual Meeting 2026

Our Annual Meeting is coming up and we'd love to invite our members to attend. We're looking forward to connecting with you all!

Join us as our Board of Directors and credit union team share updates, reflect on the year, and talk about what's ahead. Your voice matters—and we hope to see you there!

April 27, 2026 @ 4:00 PM
Farmington Branch
225 S 200 W

Home Equity Line of Credit



**Low Rate
High Potential**

Home Equity Line of Credit
3.75%*
Introductory Rate for 6 Months

Call Today!
801-451-5064
ext. 1128

HORIZON
CREDIT UNION
70 Years
Big enough to compete. Small enough to care.

NCUA HCU NMLS: 527635 NMLS ID: 172099 *On Approved Credit

A Home Equity Line of Credit (HELOC) can be a flexible financial tool to help you manage life's expenses while leveraging the equity in your home. [Ready to get started?](#) Apply today!

Introductory Rate As Low As 3.75%* for 6 Months!

Talk with **Dezirée Hernandez**, our Mortgage Lending Expert, at **801-451-5064 ext. 1128** to explore your options.

HCU NMLS: 527635
NMLS ID: 1732069

4.56%* 30 Month CD

SPECIAL 70TH ANNIVERSARY SHARE CERTIFICATE

4.56%*^{APY}

30-month term
\$2,000 maximum

Call Today!
801-451-5064

HORIZON CREDIT UNION
70 Years
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*Annual Percentage Yield 2,000 Max. Deposit
1 Per Account Offer may end at any time
Valid Account as of 03/31/2026
Early closure penalty: 15 months of interest

NCUA

This April, HCU is celebrating 70 years of serving our members and community! We're offering a limited-time 70th Anniversary Special CD rate to mark this milestone! HCU was founded in April 1956 and our new rate reflects that date.

4.56%*^{APY} 30 Month CD

Enjoy a special rate of 4.56%* APY on a 30-month certificate of deposit. It's designed to help you grow your savings while we celebrate 70 years of people-helping-people.

- Limited time only
- Open with \$2000 maximum
- 1 per account

Visit your local branch or call us at 801-451-5064 to open your anniversary CD before this special offer expires.

*Annual Percentage Yield. Valid account required as of March 31, 2026. Renew at 24 mo. Early closure penalty: 15 months of interest

Youth Month April 2026

EXPLORE
the world of money

BUCKLE UP. YOUTH MONTH IS TAKING OFF THIS APRIL.

April is Youth Month! Credit Union Youth Month is an opportunity for families to Explore the World of Money together through hands-on activities designed to make learning about saving feel approachable and rewarding.

Explore the World of Money was created to help families approach financial education as a shared journey, not a lesson plan. The activities are interactive, flexible, and designed to grow with your child over time.

Through these resources, families can:

- Set a savings destination and talk about why goals matter
- Track progress visually and celebrate milestones
- Explore smart saving habits through simple, hands-on activities
- Build confidence by learning at their own pace

Instead of focusing on rules or technical terms, the program emphasizes curiosity, conversation, and consistency. Learning about money becomes something families can do together, whether at the kitchen table, during a shopping trip, or as part of a weekly routine.

Celebrate with HCU! Encourage your children to make a \$5 deposit into their account and they will be entered into a drawing to win a personalized CD with a \$70 deposit from HCU! The winners will be picked monthly for the next 12 months. For the older kids, teens are encourage to make a deposit into their account and they will be entered into a drawing for a scholarship of \$500 in a 12-month CD. The winners will be picked at the end of the following quarters.

Download the Explore the World of Money activities and start your family's journey on our website. Visit your local branch to pick up a coloring page and a workbook.

Youth Month 2026

Shred Day June 2026

It's almost time for Shred Day! Bring your important but unwanted documents to be safely shredded! Shred Day is **June 13, 2026 at the Farmington Branch, 225 S 200 W Farmington, from 10 AM to 12 PM.**

Check Us Out!

Mortgage Monday: Get weekly Mortgage updates by watching our Mortgage Expert, Dezirée Hernandez, explain the ins-and-outs of all things to do with mortgages and HELOCs. She'll keep you updated and she's here to support you! Ask questions at any time in the comments of the post or contact Dez directly at 801-451-5064 ext. 1128.

Throwback Thursdays: Get ready for HCU history, throwbacks to the last eight decades, and trivia for prizes to win each week.

Follow us on social media



Dates to Remember

April 6, 2026: HCU was founded as Davis School District Employees Credit Union 70 years ago.

May 13, 2026: All branches will have a late start and open at 9:30 AM.

April 23, 2026: Farmington Branch Party, 2 PM to 5 PM.

May 25, 2026: Branch closure in observance of Memorial Day.

May 28, 2026: South Branch Party, 2 PM to 5 PM

June 19, 2026: Branch closure in observance of Juneteenth.

June 25, 2026: Kaysville Branch Party, 2 PM to 5 PM

Budget-Friendly Community Events and Activities

Fix-It Clinic at Wasatch Integrated

1997 E 3500 N Layton

April 18th @ 10 AM to 2 PM

This is a learning experience!

Bring small appliances, electronics, clothing/textiles, small carpentry and even bicycles to be repaired by a Repair Coach who will show you how things are fixed! Sign up and let's keep usable items out of the landfill together!

[Learn More](#)



Earth Day Clean-Up at the Kaysville Ponds

920 S 50 W. Kaysville

April 22nd @ 10 AM to 12 PM

Grab your gloves and join us for a community clean-up event!

[Learn More](#)



Great Salt Lake Bird Festival

Antelope Island State Park,
Eccles Wildlife Education
Center, Great Salt Lake
Shorelands Preserve

May 14-17, 2026

The festival is celebrating one of North America's most important migration routes with field trips, workshops, family activities, and hands-on conservation experiences.

[Learn More](#)



Warriors Over the Wasatch Air Show

Hill Air Force Base

June 27 - 28, 2026

The festival is celebrating one of North America's most important migration routes with field trips, workshops, family activities, and hands-on conservation experiences.



[Learn More](#)

Country Swing Dance Lessons

Premier Ballroom and Dance Academy in Layton

Every Friday

\$6 per person

8:15 PM - Midnight

Learn some new moves and dance the night away with your partner!



[Learn More](#)

Green Goddess Fettuccine

Celebrate the freshness of Spring with this vibrant dish! Silky pasta coated in a velvety spinach sauce and crisp veggies. Total time: 25 minutes, 4 servings.



Equipment:

- large pot for boiling pasta
- skillet or saucepan
- blender or immersion blender
- strainer
- knife and cutting board

For the pasta:

- 12 oz fettuccine
- salt for boiling water

Spinach sauce:

- 2 tbsp olive oil
- 3 cloves garlic, minced
- 4 cups fresh spinach, chopped
- 1 cup heavy cream, or coconut milk for dairy free
- 1/2 cup parmesan cheese, grated
- 1/2 tsp salt
- 1/4 tsp black pepper
- pinch of nutmeg, optional
- 1 tbsp lemon juice
- 1 cup green peas, fresh or frozen
- 1 bunch green asparagus, trimmed and cut into 2-inch pieces
- for garnish: 2 tbsp fresh chopped basil, 2 tbsp toasted pine nuts or slivered almonds, extra parmesan or lemon zest

Instructions

1. Cook the pasta, bring a large pot of salted water to a boil. Add fettuccine and cook until al dente.
2. Reserve 1/2 cup of pasta water before draining. Set pasta aside.
3. Sauté the garlic and spinach, heat olive oil in a large skillet over medium heat. Add minced garlic and sauté until fragrant, about 1 minute. Stir in chopped spinach and cook until wilted, about 2-3 minutes.
4. Transfer the sautéed spinach and garlic mixture to a blender.
5. Add heavy cream, parmesan, salt, pepper, nutmeg, and lemon juice. Blend until smooth and creamy.
6. Return the sauce to the skillet and warm over low heat.
7. Cook the veggies, in a separate pan, bring water to a boil and blanch asparagus for 2 minutes. Add peas and cook for an additional minute.
8. Drain and transfer to the skillet with the sauce.
9. Combine and serve, add the cooked fettuccine to the skillet with the sauce and veggies. Toss gently to coat evenly.
10. Garnish with fresh basil, toasted nuts, and extra parmesan if desired.

Homemade Bubble Wands

Summer is almost here! Love bubbles? Make your own bubble wands at home, they're unique and everyone can make one!

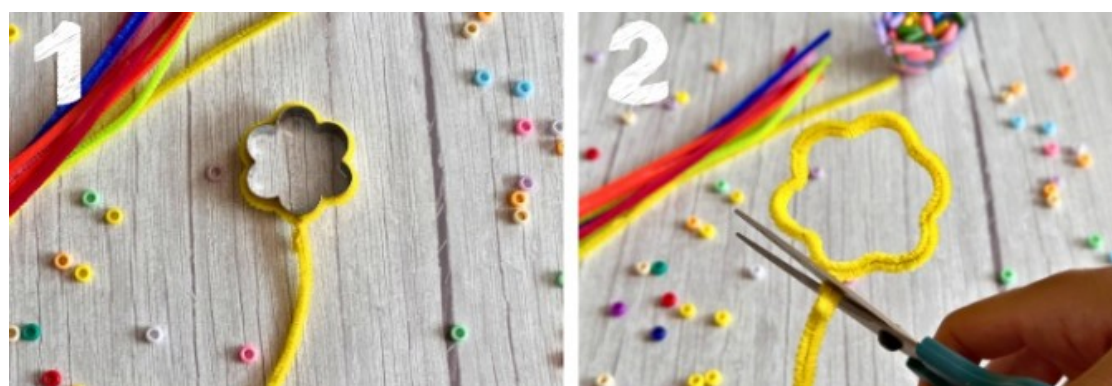


Supplies

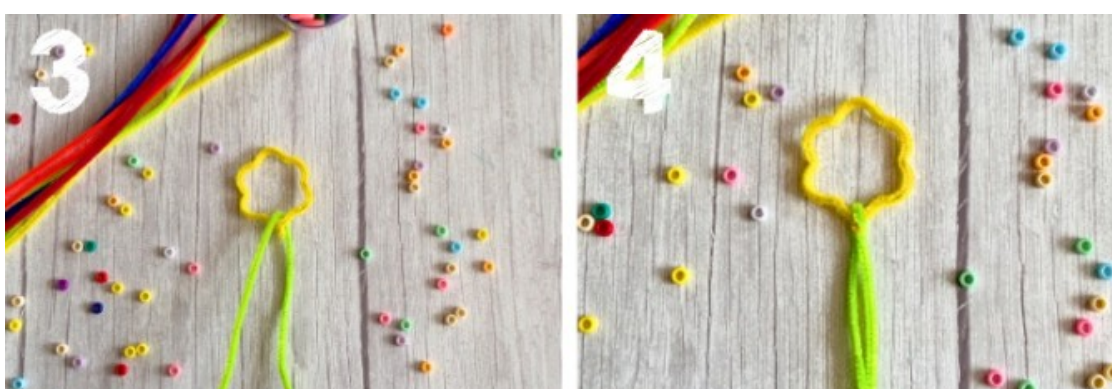
- Pipe cleaners
- Beads
- Cookie cutters
- Scissors
- Bubble solution

Instructions

Step 1: Wrap 1 pipe cleaner around a cookie cutter, twist where the two ends meet and cut off any excess pipe cleaner. 2 inch cookie cutters work best.



Step 2: Use a second pipe cleaner and loop it around the bottom of the shape pipe cleaner made. Twist where all the pipe cleaners meet to secure. This is the handle for the bubble wand.



Step 3: Lace beads through both ends of the pipe cleaner handle. Once you have put beads on the entire wand handle fold the remaining pipe cleaner up to keep the beads from falling off.



Step 4: Dip these DIY bubble wands into bubble solution and let the kids blow fun bubbles all day long!



Farmington 225 S 200 W Farmington	South 1589 S 500 W Woods Cross	Clearfield 1270 E 1450 S Clearfield	Kaysville 37 E 100 N Kaysville	West Point 2986 W 300 N West Point
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www.myHorizonCU.com



Horizon Credit Union | 225 South 200 West | Farmington, UT 84040 US

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