HORIZON
CREDIT UNION

Big enough to compete. Small enough to care.

Lifetime Products

Employee HCU Benefits Package

Not a Member?
Apply Today!

801-451-5064
www.myhorizoncu.com

Scan for Direct Deposit Form

DIRECT DEPOSIT

A free service that automatically deposits recurring income, such as your Lifetime payroll into any HCU checking or savings account you choose.

At HCU, we're proud to partner with Lifetime and support the hardworking employees who help keep our community moving forward.

As part of that partnership, instead of seeing your paycheck as pending until payday, eligible payroll direct deposits may be available for use as soon as HCU receives the payroll file.

BONUS: $100 deposit after 3rd direct deposit within 6 months for Lifetime Employees.*

*Direct Deposit must be from Lifetime Products for your payroll. May only be claimed once per person. Account must be in good standing - no delinquent loans, no negative balance, member has not caused the credit union a loss. Offer may end at anytime.

DEBIT CARDS

Access to checking account 24/7 and it's more secure than cash. Limited liability for fraud. There are NO fees at our ATMs or at over 30,000 nationwide. Our cards are accepted anywhere Visa is accepted.

DEBIT CARD 'ROUND-UP'

Round up your debit card transactions to the nearest dollar and transfer that money from your checking to your savings account or select charitable accounts.

CREDIT CARDS

Low rates and exceptional services. Our rates are always low which means you pay less in interest on your outstanding balances than you would with other cards. There is NO annual fee with a fixed rate. Check out our Classic and Rewards options!

CARD DEFENSE APP

Now the power to protect your cards are in your hands. Left a store without your card? Lock it until you get back. Shopping out of town? Set the card to work only where you are. Providing a card for your college bound child? Receive alerts and monitor their spending and more. Download the app today. It's fast and free – you'll be on your way to protecting your cards in no time. Search for HCU Card Defense in The Apple App Store and Google Play Store.

ONLINE & MOBILE BANKING

Access your account with ease online or on the go. Horizon Credit Union offers multiple options to make your financing easy and smart. Make secure deposits 24/7 without visiting a branch using your smart phone or tablet. Free online bill pay is available with online banking. Search for Horizon Credit Union in The Apple App Store and Google Play Store.

AUTO LOANS

Your vehicle connects you to the things you love. HCU makes it easy and quick to get you on your way, making sure you don't miss a single goal or memorable experience, with competitive interest rates, helpful online tools, and extra protection. Purchase new or used car, or refinance your loan today!

Scan for more Auto Loan Information

RECREATIONAL LOANS
From campers and boats to ATVs and motorcycles, Horizon Credit Union can help finance the toys that make Utah's outdoor lifestyle unforgettable. Enjoy affordable rates and an easy application process so you can spend more time exploring and less time worrying about financing.

HCU MORTGAGES
Refinance your current mortgage or purchase your new home with Horizon Credit Union and save thousands of dollars over the remaining life of your mortgage loan. Our short term low fixed rate 10, 15 or 20 year loan is designed to meet the needs of those who want to accelerate the payoff of their home.

HOME EQUITY
Home equity lines of credit (HELOC's) lets you use the equity in your home in a number of ways. Once a line of credit is opened, draws are made on an as needed basis. The balance can be paid down and re-used multiple times during the draw period.

PERSONAL LOANS
Borrow for small expenses or to consolidate debt. With an easy application process, flexible repayment terms and easy online account access, a personal loan could be the right choice for you. Not sure if a personal loan is right for you? Come see us and we'll discuss your options.

Lifetime Employee HCU Member Check List

- ☐ Direct Deposit
- ☐ Debit Card
- ☐ Debit Card “Round Up”
- ☐ Credit Card and Rewards
- ☐ Card Defense
- ☐ Online Banking
- ☐ Auto Loan
- ☐ Personal Loan
- ☐ RV Loan
- ☐ HELOC & Mortgage Loan

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Big enough to compete. Small enough to care.

Farmington
225 S 200 W
Farmington, UT 84025

South
1589 S 500 W
Woods Cross, UT 84010

Clearfield
1270 E 1450 S
Clearfield, UT 84015

Kaysville
37 E 100 N
Kaysville, UT 84037

West Point
2986 W 300 N
West Point, UT 84015

www.myhorizoncu.com | 801-451-5064

EQUAL HOUSING OPPORTUNITY

NCUA
National Credit Union Administration, a U.S. Government Agency