



70 Years

Big enough to compete. Small enough to care.



A Message From The CEO

Celebrating 70 Years of Service & Community

Honoring a Founding Legacy

As we continue celebrating our 70th anniversary, we are reminded that everything we do today is built on the vision and dedication of those who came before us—and those who continue to serve today.

We are proud to recognize Dallas Workman, one of the founders and early leaders of Horizon Credit Union, who recently celebrated his 102nd birthday.

Dallas's leadership and commitment to serving members helped establish the strong foundation our credit union stands on today. His legacy of service, integrity, and community continues to guide us as we move forward.

At the same time, we are deeply grateful for the many volunteers who have served our credit union over the years, as well as our current volunteers who represent and advocate for our members today. Their dedication ensures we remain true to our cooperative roots and focused on what matters most—our members.

70th Anniversary Momentum Continues

Our anniversary celebration is in full swing, and it has been wonderful to see so many members and community participants engaged.

- Our recent Community Shred Day was a tremendous success, providing a secure way for both our members and our broader community to safely dispose of sensitive documents.
- We have now held three branch celebration events, with two more still to go. Each event has been a

great opportunity to celebrate together and express our appreciation.

We look forward to seeing many of you at the remaining celebrations.

Best Auto Loan Rates Around

If you are considering purchasing a vehicle or refinancing your current loan, now is an excellent time to act.

Horizon Credit Union is proud to offer highly competitive auto loan rates, helping you:

- Save money
- Lower your monthly payment
- Finance with confidence

Contact us or visit a branch to learn more.

Special Certificate Rates

We are currently offering special certificate rates designed to help you maximize your savings.

These limited-time offers provide:

- Strong, predictable returns
- A safe way to grow your money

Take advantage of these opportunities to strengthen your financial position.

Thank You for Being Part of Our Story

For 70 years, Horizon Credit Union's success has been built on the trust and loyalty of our members. We are honored to serve you and remain committed to supporting your financial well-being for years to come.

We look forward to continuing this celebration with you throughout the year.

Page Bennett

President & CEO

70th Anniversary for Horizon Credit Union



This year, we proudly celebrate 70 years of serving our members and community. What began in 1956 with twelve Davis School District employees and \$295 has grown into Horizon Credit Union—a strong financial

cooperative with \$185 million in assets and multiple branch locations.

We're grateful to the volunteers, employees, and members who made this journey possible. As we honor our past, we look forward to a bright future together.

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

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! Thank you for being part of our story!

[Visit Our Website](#)

Davis Tech Foundation Golf Tournament *Fore Their Futures*



Our credit union team hit the greens in support of a great cause by sponsoring a hole at the recent Davis Tech Foundation golf tournament. It was a fantastic day filled with sunshine, community spirit, and a shared commitment to expanding educational opportunities.

Throughout the day, we enjoyed meeting participants and sharing more about our commitment to strengthening the communities we serve. Most importantly, we were honored to support the foundation's work in providing resources and opportunities that help students succeed.

We're grateful to be part of events like this that bring people together and make a real difference.

Davis Education Foundation Donation

Drive

STRONGER TOGETHER

Davis Education Foundation
Donation Drive

In partnership with the Davis Education Foundation, we're accepting monetary and non-perishable food donations

**Bins
Located
At Every
Branch**

- See our website for a donation list
- Donate monetarily through online banking



Join Us in Supporting Local Education

Every branch is collecting donations for The Davis Education Foundation, with HCU matching up to **\$5,000**.

Donate cash online or in-person—or bring pantry items by the end of August.

Online or Mobile Donation:

1. Login to the HCU mobile app or online banking
2. Perform a **Quick Transfer** located in **Move Money on the app** or **Pay & Transfer in online banking**.
3. Select **Another Member** in the **Transfer To Box**.
 - Use **123456** for the **Recipient Account Number**
 - Use **000** for the **Account Suffix**
 - Use **HOR** for the **first three letters of the last name**
 - Put **Davis Education Donation** in the memo line and **check the box for Show Memo on the To account**.

Stop by any branch and give what you can—big or small, it all makes a difference!



See our website for the full donation list.

[Visit Our Website](#)

**HCU Visa Credit Card - Double
Rewards**

**SIMPLE.
SMART.
DOUBLE
REWARDING!**

HCU Credit Card
Call Today!
801-451-5064

 Offer Valid 7/1/2026-8/31/2026
Subject To Terms And Conditions
 Subject To Credit Approval


70 Years
Big enough to compete. Small enough to care.

Celebrate 70 years with double the rewards - because every swipe deserves more.

With the HCU Visa Rewards Credit Card earn **3% cashback** on new purchases.

Make Every Swipe Count

- Swipe for groceries, road trips, late-night runs—no limits
- Rack up rewards on all your everyday spends.

Financial freedom is in the right card. Apply today and start earning cashback for your future.

[Apply Today!](#)

InvestiFi: Crypto & Securities

**DID YOU KNOW YOU
CAN START INVESTING
WITH AS LITTLE AS \$1?**
Start Today with InvestiFi


70 Years
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Cryptocurrencies are not federally regulated and involve significant risk including loss of principal. Securities and brokerage services offered by InvestiFi Securities, LLC, member FINRA/SIPC. Investment advice provided by AdvisiFi, LLC. Securities involve risk, including possible loss of principal. AdvisiFi LLC and InvestiFi Securities LLC do not offer or provide recommendations or advice regarding cryptocurrencies or digital assets.

Exciting news! We've added new Cryptocurrencies to InvestiFi!

Our partnership with InvestiFi makes it simple and secure to explore cryptocurrency and traditional investments right from your HCU account. We have added new Cryptocurrency to our list.

New Cryptocurrency:

- Algorand (ALGO)
- Avalanche (AVAX)
- Cardano (ADA)
- Hedera (HBAR)
- Litecoin (LTC)
- SHIBA INU (SHIB)

Other Cryptocurrency:

- Bitcoin Cash (BCH)
- Chainlink (LINK)
- Ripple (XRP)
- Steller (XLM)
- Tether (USDT)

Don't wait! Digital assets are shaping the future of finance.

1. Log into It'sMe247
2. Click on the InvestiFi Feature of the Week link, or directly access it by clicking [here](#).
3. Answer a few quick questions about your goals and risk tolerance
4. Receive your personalized portfolio recommendation
5. Let the system automatically manage your investments

[Visit our Website](#)

New Auto Loan Rate - For A Limited Time!

Your Dream Car Called
IT'S MORE AFFORDABLE THAN YOU THINK

Auto Loan Rate
As Low As **4.44%* APR**
Up To 70 Days Until First Payment

Call Today!
801-451-5064

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

NCUA Subject to credit approval Rate Subject to Change Offer Subject to Change

Thinking about your next vehicle? We're here to help make it easy. At HCU, our auto loans are designed to fit your life—whether you're buying, refinancing, or just exploring your options.

Auto Loan Rate As Low As

4.44%*

Up To 70 Days Until First Payment

For a limited time, members can enjoy up to 70 days until first payment on an auto loan from HCU. So pack your bags, cue up your favorite playlist, and start planning your next adventure—we'll help you get behind the wheel.

[Inquire Here!](#)

*On Approved Credit
Subject To Credit Approval
Rate Subject To Change

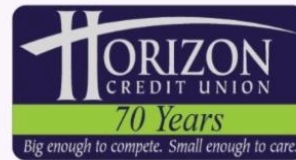
Jumbo Share Certificate

THE POWER OF SAVING MONEY



Jumbo CD
4.10% APY
48-Month

Jumbo CD
4.15% APY
60-Month



*Annual Percentage Yield
Offer May End At Any Time
\$50000 Minimum Deposit

We're celebrating 70 incredible years—and it wouldn't be possible without our members! To show our appreciation, we're offering a **limited-time 70th Anniversary Jumbo CD** with premium rates on larger deposits.

48-Month Jumbo CD: 4.10% APY

60-Month Jumbo CD: 4.15% APY

Lock in now and grow with us toward our 75th anniversary. A minimum deposit of \$50,000 required.

[Share Request Form](#)

*Annual Percentage Yield
\$50000 Minimum Deposit
Limited Time Offer
Early Closure Penalty Apply

Youth & Teen Giveaways



Parents are encouraged to help their young 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 encouraged to participate 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 each quarter.

Ways to Enter for Teens:

- \$50 or more in net deposits during the quarter
- New checking account with debit card
- Open new CD of \$50 or more
- Submit essay

Here's the essay topics to pick from:

- Budgeting 101: How creating a budget helps prioritize spending and avoid debt. **July 1st-September 30th.**
- Wants vs. Needs: Exploring the psychology of spending and distinguishing between necessities and luxuries. **October 1st-December 31st.**
- The Importance of Financial Literacy: How learning about money early can prevent future financial stress. **January 1st-March 31st.**

Youth CD Winners

April: Parker L.

May: Emrie C.

June: Brooks E.

[Visit our Website](#)

Use this [Entry Form](#) for teen essay submissions.

Here are the official rules for [Teen](#) and for [Youth](#)

Home Equity Line of Credit

BIG EXPENSES?
You've Got Options

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

Call Today!
801-451-5064
ext. 1128

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Big enough to compete. Small enough to care.

NCUA Member. Equal Housing Lender. Member FDIC. *On Approved Credit.

Your home is more than just where you live—it's a powerful financial resource. With a Home Equity Line of Credit (HELOC) from Horizon Credit Union, you can turn that equity into opportunity.

Whether it's early mornings on the front porch, weekends in the garage, or evenings around the backyard fire pit, the best outdoor lifestyles start with a strong home base.

Introductory APR 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.

[Mortgage Info Request Form](#)

[Ready to get started?](#) Apply today!

Introductory variable Annual Percentage Rate (APR) is subject to eligibility, terms, conditions, creditworthiness, criteria & change. Fees may apply. Federally insured by NCUA. Equal Housing Opportunity Lender. Introductory rate applies for the first six (6) months after opening. Following the introductory period, the rate on outstanding balances will revert to a variable rate based on the Wall Street Journal Prime Rate plus or minus the margin stated in your original Home Equity Line of Credit agreement. *On Approved Credit. HCU NMLS: 527635 NMLS ID: 1732069

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

July 24, 2026: Pioneer Day, our branches will be closed for the holiday.

July 30, 2026: West Point Branch Bash, 2 PM - 5 PM

August 27, 2026: Clearfield Branch Bash, 2 PM - 5 PM

Budget-Friendly Community Events and Activities

Farmington Festival Days
Forbush Park, 140 S. Main
St. Farmington

July 6 - 11, 2026

Farmington's Festival Days is an annual event celebrating our country and, our amazing community.

[Learn More](#)



Handcart Days

Bountiful City Park - 400 N
200 W, Bountiful
July 24 - 25, 2026

Enjoy activities and concessions, a parade and then fireworks for Americas 250th!

[Learn More](#)



Summer Fun Fest

788 S. 50 W. Kaysville, UT
July 27 - Aug 1, 2026

Six days of action, competition, and connection, all free to attend, right here at the Davis Agriculture Heritage Center.

[Learn More](#)



Utah Retro GameXpo

Davis Conference Center
August 7 - 8, 2026

A gaming event for anyone who loves Video Games, Retro Toys, Collectibles, Pop Culture and More!

[Learn More](#)



Freedom's Light Festival

Bountiful City Park, Bountiful
Sept. 17 - 19, 2026

A fun, free, engaging event to learn about our American Constitution from those who created it! Brings history to life with live reenactments, hands-on activities, and storytelling.

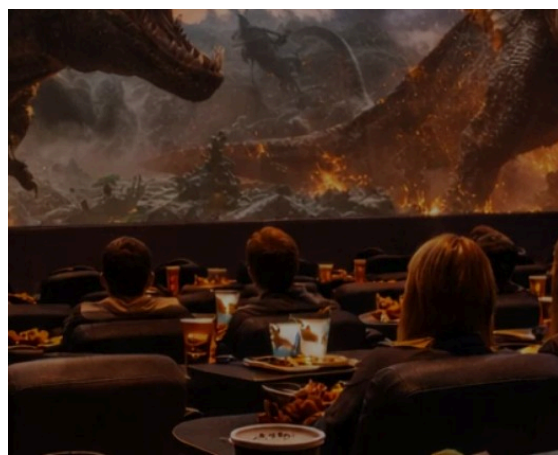
[Learn More](#)



Cinebites

Warehouse 22, Syracuse, UT
See website for dates and movie times

Experience dinner and a movie in a new way! Enjoy a scripted meal based off the movie you've selected. See movies like The Sandlot, Toy Story, and Alice in Wonderland with food choices to match the movie.



[Learn More](#)

Pina Colada Clusters

These pina colada clusters mix fresh pineapple cubes with yogurt and coconut, and, dipped in white chocolate. They are a terrific snack or a light dessert.



Ingredients

- 2 cups diced pineapple
- 1 cup yogurt
- 1/2 cup shredded coconut, plus more for garnish
- 2 cups white chocolate, broken into chunks
- 1 tablespoon coconut oil

Directions

1. Stir pineapple, yogurt, and shredded coconut together in a bowl.
 2. Scoop out 1/2 cup sections on a baking tray and freeze until hardened, about 2 hours.
 3. Melt white chocolate with coconut oil in the microwave until smooth. Dip frozen clusters to coat; garnish with shredded coconut. Enjoy!
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Jean Pocket Picture Frame

It's quick, beginner-friendly, and makes a great gift for teens, tweens, dorm rooms, or anyone who loves casual, cozy style. It's perfect for birthdays, Christmas, or any reason for gift-giving.



Supplies

- 1 regular 8x10 picture frame
- 1 old pair of jeans (jeans with a sewn-on waist label words best)
- Double-sided tape
- Scissors

Instructions

Step 1: Choose the Right pocket. Look for a back pocket with character; extra stitching, worn denim, or a sewn-in

waist label.



Step 2: Cut around the pocket, leaving enough surrounding denim so the fabric will completely fill the 8x10 frame opening.



Step 3: Remove the glass and backing from the frame. You'll be **attaching the denim to the backing insert**.

Step 4: Apply strips of double-sided tape to the back of the frame insert. Smooth jean fabric onto it carefully, pressing from the center outward so it lays flat with no wrinkles.

Step 5: Slide the denim-covered backing back into the frame and secure it as usual.

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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