



70 Years

Big enough to compete. Small enough to care.

A landscape photograph showing rolling hills and mountains under a sunset sky with orange and blue hues. The foreground is filled with green shrubs.

Horizon • expanding

A Quarterly Newsletter for our Valued Members

A Message From The CEO

Harvesting the Rewards and Preparing for the Future

As the seasons change and autumn arrives, many of us enjoy the rewards of the hard work invested during the spring and summer months. Whether it is a garden harvest, a completed project, or goals achieved through perseverance, this time of year reminds us that success is often the result of steady effort over time.

At Horizon Credit Union, we are also enjoying the rewards of work that began long before any of us arrived. As we celebrate our 70th anniversary, we recognize the generations of members, volunteers, directors, employees, and community supporters who have helped build this credit union since 1956. Their commitment, vision, and dedication created the strong foundation we enjoy today. We are truly reaping the benefits of the seeds they planted decades ago.

Just as gardeners prepare their soil and make plans for next year's harvest, we are committed to building on the strong foundation that has been established over the past 70 years. We remain focused on investing in technology, strengthening our services, and ensuring Horizon Credit Union remains a trusted financial partner for generations to come. For many members, Horizon Credit Union has been there through life's important moments, helping families buy homes, build savings, navigate challenges, and achieve financial goals. You are an important part of our story, and I encourage you to share the benefits of membership with your friends, family, and coworkers. There is no greater compliment than a referral from a satisfied member, and together we can continue growing the credit union for future generations.

As we look toward the future, I would also like to encourage every member to remain vigilant against fraud. Unfortunately, there are always individuals looking for ways to separate people from their hard-earned money. One common tactic is phone number spoofing, where fraudsters make it appear that a call is coming from a trusted organization, including your credit union. If you receive an unexpected call asking for personal information, account details, passwords, or security codes, do not provide that information. Instead, simply hang up and call us directly using a phone number you know and trust.

Finally, as citizens and members of our communities, I encourage everyone to exercise one of our most important rights and responsibilities: voting. Participating in the electoral process is one of the many ways we can contribute to the future of our communities and help shape the world we leave for the next generation.

Thank you for your continued trust in Horizon Credit Union. We are honored to serve you and your family, and we look forward to expanding our Horizon together for generations to come.

Page Bennett
President & CEO

Branch Bash Success!

Thank You for Celebrating with Us!

As we celebrate 70 years of serving our members and community, we want to extend a heartfelt thank you to everyone who joined us for our Branch Bash celebrations.

From our humble beginnings in 1956 with just twelve Davis School District employees and \$295, we've grown into a strong financial cooperative thanks to the support, trust, and loyalty of members like you. We are truly grateful to have had the opportunity to celebrate this milestone together.

Whether you stopped by for refreshments, enjoyed the games, connected with our team, or simply shared in the festivities, your presence helped make the event a success. We are honored to be your financial partner and proud to serve such an amazing community. Congratulations to the winners of the new CDs and to our new members!

Thank you for being part of our story these past 70 years. We look forward to continuing to serve you and your family for many years to come.

Thank you for being such a valued member of Horizon Credit Union.

Davis Education Foundation *Fore Kids Golf Classic*

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

Thank You for Giving Back!

A huge thank you to the members and team members who donated to our food drive supporting the Davis Education Foundation this summer!



Horizon Credit Union made a \$5,000 donation to the Davis Education Foundation.

Your generosity is a wonderful reminder of what we can accomplish when our members and community come together.

We're incredibly grateful to have members who share our commitment to supporting local students, families, and schools. Thank you for helping us make a difference!



Kent Huntley: Financial Advisor

When it comes to insurance and investments, Horizon Credit Union understands the importance of an experienced partner.

We are pleased to have an alliance with Cetera Wealth Services, LLC a full-service securities broker dealer. Through Cetera Wealth Services LLC, you can receive a wide range of investment and insurance services to help you achieve your objectives.



Kent Huntley is excited to join Horizon Credit Union and share his passion for helping people achieve their life goals. Kent has more than 15 years of experience in wealth management and financial planning. Kent has collaborated closely with members to build comprehensive financial strategies covering

investment planning, retirement preparation, tax-efficient strategies, and risk management.

"What genuinely motivates me is helping people wherever they are on their financial journey. I am equally passionate about clients just starting out and those with substantial wealth and complex planning needs. Financial guidance shouldn't be reserved for those who've already "made it" — everyone deserves a trusted advisor who takes their goals seriously, no matter what the size of the account.

I would love to help you with your financial journey, wherever you are on your financial journey. I am here to listen to and help you build a plan with confidence. I would welcome the chance to meet with you."

Please feel free to contact Kent Huntley* to make an appointment at your convenience full time at Horizon Credit Union.

- **225 S 200 W Farmington, UT 84025**
- **Direct Line: 801-928-2160**
- **Email: huntleyk@peakfns.com**
- **Fax: 801-928-2124**

Sincerely,

Page Bennett
CEO

[Visit our Website](#)

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Low Interest Auto Loan Rate



Where you live matters, and so does how you get around.

From the morning commute and school drop-offs to weekend errands, family activities and everything in between, your vehicle plays an important part in keeping life moving.

Auto Loan Rate As Low As

4.34%*

Up To 70 Days Until First Payment

Because when it comes to financing your vehicle, it's about more than the loan. It's about where the road takes you next.
Auto loan rate expires October 9, 2026!

[Inquire Here!](#)

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

Share Certificate Rates



Lock In Your Rate
Grow Your Savings **RELAX**

4.30% APY
60-Month

4.25% APY
48-Month

NCUA *Annual Percentage Yield
Offer May End At Any Time
\$500 Minimum Deposit

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

Now is a great time to put your savings to work.

With a minimum deposit of only \$500, you can open a Certificate of Deposit (CD) and lock in a competitive rate for the term that fits your goals.

48-Month CD: 4.25% APY

60-Month CD: 4.30% APY

Don't let your savings sit idle. Start earning more with a secure savings solution designed to help your money grow.

[See Rates Here](#)

*Annual Percentage Yield
\$500 Minimum Deposit
Early Closure Penalty Apply
Rates Subject to Change

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:

- 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.

July: Edward F.

August: Nathan C.

September: Ivy E.

[Visit our Website](#)

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

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

Home Equity Line of Credit



Your home changes right along with your life. Maybe it's time for a new kitchen, an important repair, an energy-efficient upgrade, or improvements that will help you enjoy your home for years to come.

A Home Equity Line of Credit (HELOC) can give you flexible, reusable access to your home's equity to help make those plans possible.

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!

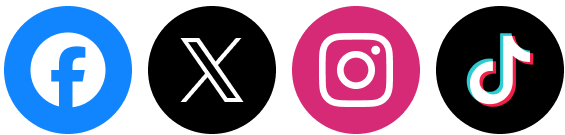
Introductory variable Annual Percentage Rate (APR) is subject to eligibility, terms, conditions, creditworthiness, criteria & change. Fees may apply. Federally insured by NCUA. Equal Housing Opportunity Lender. Introductory rate applies for the first six (6) months after opening. Following the introductory 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, Dezir e 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

- October 12, 2026: Columbus Day Holiday Closure
- November 11, 2026: Veterans Day Holiday Closure
- November 26, 2026: Thanksgiving Holiday Closure
- December 24, 2026: Christmas Eve Holiday Early Closure at 3:00 PM.
- December 25, 2026: Christmas Day Holiday Closure
- January 1, 2027: New Years Day Closure

Budget-Friendly Community Events and Activities

**The Dark Side of Lagoon
Lagoon, Farmington
Now through November 8,
2026**

Come one, come all! Frightmares has something for everyone. With over nine haunted attractions, Halloween-themed entertainment and all of your favorite foods, rides and games, Frightmares is Utah's number one destination for family friendly Halloween fun.

[Learn More](#)



Scary Hill
Cherry Hill, 1325 S. Main Street, Kaysville
October 2026 - See website for available days
Come Celebrate Halloween at Cherry Hill each October. Hundreds of skeletons await your visit on our spectacular Bone Yard tractor ride. Plus every hole of the Miniature Golf gets haunted in spooky Halloween fashion. If that's not enough, visit our Jungle Maze attractions and experience all the family fun decked out in festive themes. Don't forget to stop by the Pie Pantry for some spooky treats to spice up your fall festivities!

[Learn More](#)

Boonanza
Clearfield Aquatic Center
October 23, 6-8:30 PM
Hey you guys! Join for an epic night of games, scares, treats, and adventure at Boonanza: The Goonies!

[Learn More](#)

Blithe Spirit
Farmington Community Arts Center, Farmington
October 15, 17, 20, 22, 24, 2026
Enjoy a dinner theater performance of Blithe Spirit in Farmington. \$30 per person with dinner included.

[Learn More](#)

Pumpkin Walk
Founders Park, 1700 S 1904 W, Syracuse
October 22 - 24, 6:30-9:30 PM
Carve and display your pumpkins to show your community. Enjoy tasty seasonal treats while staying warm beside a cozy fire and supporting local vendors. Take a stroll through the spooky displays and pick out your favorite carvings. The Syracuse City Arts Council Jazz Band will be playing each night from 6:30-7:30 PM. Whatever you do, don't miss out!

Pumpkin Carving
Volunteers Needed!

[Learn More](#)



**Simple Treasures Holiday
Kick-Off in Farmington
Western Sports Park
November 10 - 14, 2026**

Over 250 of Utah’s premier local crafters! Unique Hand Crafted Gifts, Home and Holiday Décor, Trendy Boutique Clothing, Handmade Jewelry, Neighbor Gifts, Baby Gifts, Metal Décor, Yummy Treats and much much more!

[Learn More](#)



Little Women

CenterPoint Theatre,
Centerville, UT
November 6 - December 30
A heartfelt musical about sisterhood, ambition, and finding one’s voice as four young women grow up in a changing world.

[Learn More](#)



Fluffernutter Cookies

Fluffernutter Cookies (peanut butter + fluff cookies) are soft and chewy peanut butter cookies filled with marshmallow fluff for a sweet and ooey gooey treat!



Ingredients

- 1/2 cup creamy peanut butter
- 1/2 cup (1 stick) unsalted butter, room temperature
- 1 cup light brown sugar, packed
- 1 large egg, room temperature
- 1 tsp vanilla extract
- 1 1/2 cups all-purpose flour
- 1 tsp cornstarch
- 1/2 tsp salt
- 1 cup marshmallow fluff or marshmallow creme

Directions

1. Preheat the oven to 350F and line two large baking sheets with parchment paper.
2. In a large bowl, add peanut butter, butter, and brown sugar. Use a hand mixer, combine the mixture until smooth and creamy, about 2-3 minutes
3. Scrape down the sides of the bowl. Add egg and vanilla and mix until combined (about 30 seconds)
4. Add in flour, cornstarch, and salt
5. With the mixer on low, incorporate the ingredients until just combined (30 seconds - 1 minute).
6. Using a 2-tablespoon cookie scoop, drop dough onto the lined baking sheets. Using your had, flatten each dough ball into a flat disk shape and 3-inches across.
7. Using two spoons, add about 1 tablespoon of marshmallow fluff to the center of each disk of dough.
8. Bring the dough up around the marshmallow fluff, completely covering the fluff and forming a ball. Place on the lined sheets.

9. Bake the cookies for 10-12 minutes, or until the edges are brown. Watch the cookies carefully so that the marshmallow does not burn.
 10. Let the cookies rest for 10-15 minutes before serving.
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Ghost Wall Art

Easy, homemade Halloween art with simple supplies and a fun new decoration!

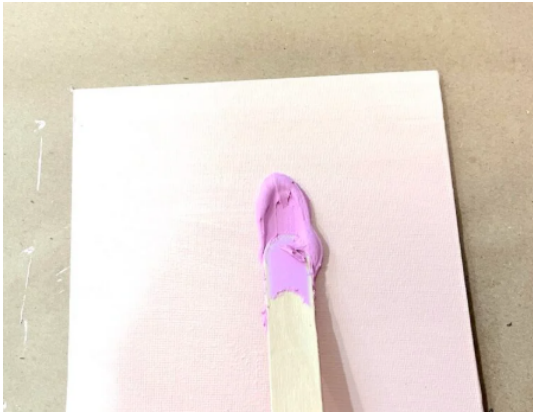
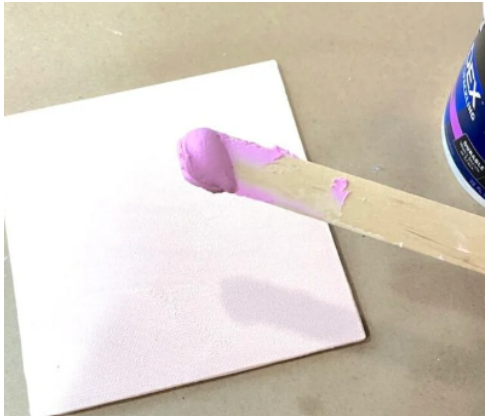
Supply List

- Fast dry spackle
- jumbo popsicle stick or something similar item
- Craft paint for canvas background
- Flat paint brush and thin liner brush
- Sealer spray or mod podge

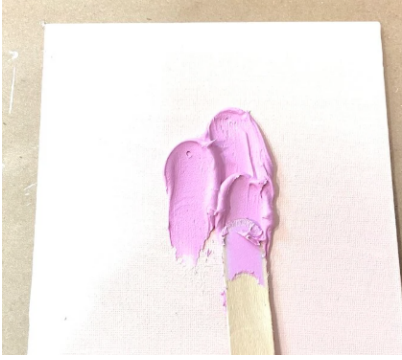


Instructions

Step 1: Base coat your canvas. Use any color and paint your canvas. Allow to dry.



Step 2: Let the backdrop painted in acrylic paint dry completely and add a second coat of craft paint if needed. Using the craft stick or popsicle stick, stir the spackle until it's a creamy consistency. Once the spackle is stirred and a little bit fluffy, scoop up a medium amount of spackle on the end of the popsicle stick and press it straight down onto the canvas and pull straight downward, lifting at the end.



Step 3: While the first ghost is still wet, take a second scoop of compound of the same size and repeat, layering it over the edge of the first ghost. Continue to scoop and press, layering each ghost on top of each other. Once all of the ghosts are layered, let them dry completely overnight.



Step 4: If you want the ghosts to be any other color: When the spackle is completely dry, use the flat brush to paint a layer of white paint over the ghosts and let it dry. We painted some of our ghosts to the end of the canvas, but you can also let them float on the canvas. Use the base coat color to touch up the background.



Step 5: Paint eyes: Once the craft paint on the ghosts is completely dry, use the thin liner paint brush and make two dots/thin lines for the eyes on each of the ghosts. It's easiest to start at the top and work downward.



Step 6: To preserve the piece, paint the entire canvas with a clear sealer and let dry and display in your Halloween decor.



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

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