

On the Horizon

Second Quarter 2011

Downtown office: 610 Drover Street, Indianapolis, IN 46221, Ph. 317-236-6290

Greenwood office: 20 N Emerson, Greenwood, IN 46143, Ph. 317-851-1144

www.horizononefcu.org

Check Out Our Web Site

www.horizononefcu.org For Special Offers

The most efficient way for the credit union to advertise is through our web site. We've decided to post some special offers that will be available only through the internet.

Maybe you're looking for a great rate on an IRA or an auto loan; you should make it a point to check out our web site first.

Special Offers Currently at Horizon One FCU

VISA: Qualifying members can get a balance transfer on their Visa that can be as low as 4.9% APR until the transferred balance is paid in full.

Besides that we offer:

- **No balance transfer fees**
- **No cash advance fees**

HOME EQUITY LINE OF CREDIT: We offer a great Home Equity Line of Credit rate but for a limited time we are offering a rate that can be as low as 2.9% APR on your loan for the first 12 months!

Give a loan officer a call for all the details!

A Small Change In Your Interest Rate Could Save You A Lot Of Money!

Sometimes people think such a small difference in interest rates isn't worth the hassle of refinancing a loan. Unfortunately that can become a costly mistake.

Imagine getting an auto loan at a bank for \$25,000 for 60 months. If that loan has an interest rate that is 2% higher than the rate at the credit union you will pay \$1,290 in additional interest on that loan.

What would you do with the \$1,290 you'd save with the credit union loan? It would be your money! You could do whatever you'd like with it!

***“But it’s too late,
I already have the bank loan!”***

Fortunately for you that’s not the case. We’d be more than happy to help you bring all those higher rate bank loans to the credit union.

Ask one of our friendly employees about refinancing your loan with Horizon One.

Our goal is to help you save money!

Our Visa Account Is Great

Ever wonder what a credit card would look like that didn’t have any gimmicks or sneaky little fine print? Well here it is:

- **No annual fee**
- **The same rate for purchases, cash advances and balance transfers**
- **No cash advance or balance transfer fees**
- **A low rate based on your credit qualifications**
- **As low as our rate is we can give you a special low rate for 1 year.**

Get your Visa today! Give us a call at 236-6290

Home Equity Line *The secret to Spring Fix Ups AND ANYTHING ELSE!*

We have members come in asking: “What if I wanted to _____?” What kind of loan would be best for that?” Depending on the conversation we often come to the conclusion that a Home Equity Line of Credit might be the best loan for their particular needs. Read on and you’ll see what we mean:

- You won’t pay application or processing fees if you leave the account open for at least 24 months.
- You’ll have a credit line available for life’s little surprises, whether it’s an emergency or the opportunity of a lifetime.
- A low interest rate based on the Prime Rate and interest only payments during the draw period.

Special lower intro rate for 1 year available!
