



Welcome to

HORIZON

Credit Union

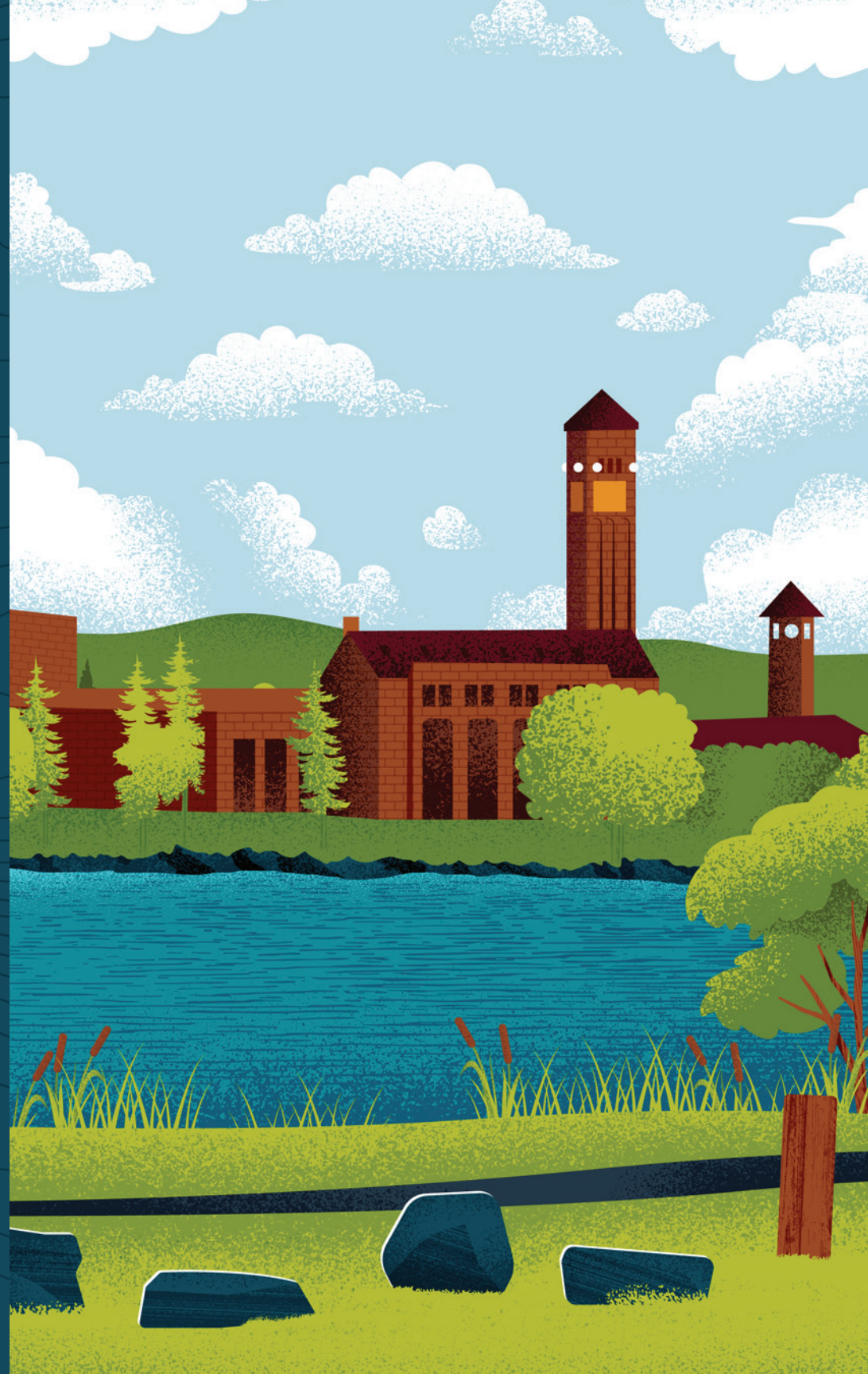
TRANSITION GUIDE

An introductory guide to everything you should know about Embark's partnership with Horizon

“

YOUR PATH.
OUR PURPOSE.

”



LETTER FROM HORIZON CEO



WELCOME!

I am pleased to officially welcome you to the Horizon Credit Union family! This merger unites two strong, successful credit unions with very similar values and quality standards. While the partnership will increase our size and strength, our pledge to provide you with the personal service and local commitment you have always known remains constant.

Post-merger, your credit union will offer 31 branch locations stretching from Great Falls, MT through western Montana, north Idaho, as far west as Ephrata, WA, down to eastern Oregon and through the Treasure Valley in southern Idaho. When you travel the Pacific Northwest as a member of Horizon Credit Union, you will enjoy the benefits of personalized service, convenient access and expanded services.

Teams from both credit unions are diligently working together to combine our organizations' systems, branch network and cultures. We are keenly aware some changes during the transition will have a direct impact on you and how you access your accounts. With access to Horizon's outstanding digital services and contact center channels in addition to the branch network, rest assured, every effort will be made to ensure this process is as smooth as possible.

During the weekend of **July 30 - 31** your account will transition to Horizon. Immediately after, on Monday morning, our full suite of products and services will be available to you. Team members will be ready via phone, online chat and in-branch to assist with any questions you have, to guide you through setting up online access, ordering checks or anything else you may need.

In the pages that follow you will find key information including important dates, what to expect during the transition, products and services available post-merger and much more. I encourage you to review the information and keep it handy as we travel on this journey together.

On behalf of the entire Horizon Credit Union team, I want to extend a warm welcome to the members of Embark Credit Union. We thank you for your patience and support in this new partnership and we look forward to the opportunity to serve you for years to come!

Jeff W. Adams

Sincerely,
Jeff Adams, President / CEO
Horizon Credit Union



LETTER FROM EMBARK CEO



We are excited to join paths with Horizon Credit Union to offer you exceptional products, services and, of course, support from the Embark employees that you know and trust.

Embark and Horizon are two well-established, financially strong institutions that hold similar values. Both credit unions deeply value commitment to the local community and support a culture of avid volunteerism. Horizon is also well-known for serving mid-sized communities like Great Falls.

We strongly believe that your experience with Horizon will be one that exemplifies what you value in Embark's commitment to serving you. Our new combined team is fully committed to ensuring a smooth experience, both during the transition and for years to come.

We recognize that many of you are proud to have been part of the legacy of Embark Credit Union and the journey since our beginnings in 1936. We are confident that you will appreciate the expanded benefits that come with joining the Horizon family. Together we have shared memories over the years as we helped you fulfill dreams and achieve financial success. As part of Horizon Credit Union, we will continue to make even more memories!

We are excited about the expanded products and services — including robust technology that will enhance your experience — that will be waiting for you to enjoy after the transition.



You'll still find the same friendly faces in our branches and behind the scenes that you have come to know. Our team is here to help guide you through the merger transition and we're happy to help if you have any questions. Horizon's team is also ready and available to serve as your guide on this journey.

We encourage you to read this guide and keep it handy throughout the transition. Thank you for your patience as we move your accounts to Horizon's systems.



Sincerely,
Deb Evans, President / CEO
Embark Credit Union



IMPORTANT DATES

LATE JULY | Credit & Debit Cards Mailed
Cards mailed to the current address on file

JULY 18-24 | Member Number Mailed

JULY 18-24 | Temporary Checks Mailed

JULY 29 | Branches Close
Branches will close at 3 pm for the account conversion

| Stop Using Embark Debit & Credit Cards, Start Using Horizon Debit & Credit Cards

AUG 1 | Branches Reopen
Drive-up will open at 7:30 am

| Start These Horizon Services:

- Checks & Direct Deposit
- Online Banking
- Loan Payments Payable to Horizon

JAN 31, 2023 | Last Day to Use Embark Checks

| Last Day for Automatic Payments & Deposits (ACH) to Embark Account Numbers



NEW ADVENTURES AWAIT

You will soon be part of a growing cooperative with access to an extensive branch network and full suite of financial products, services and tools designed to help make your dreams a reality - delivered by hometown, friendly folks you know and trust.

Here's a quick peek at some of the services available to you here at Horizon:

Horizon Resources

- Online and mobile banking with a suite of helpful tools
- Access to over 30,000 surcharge-free ATMs



Card Services

- Checking accounts with free Visa® debit cards
- Visa® credit cards

Savings & Deposits

- Variety of savings vehicles from basic savings to certificates to money markets
- Free online financial education



Loans

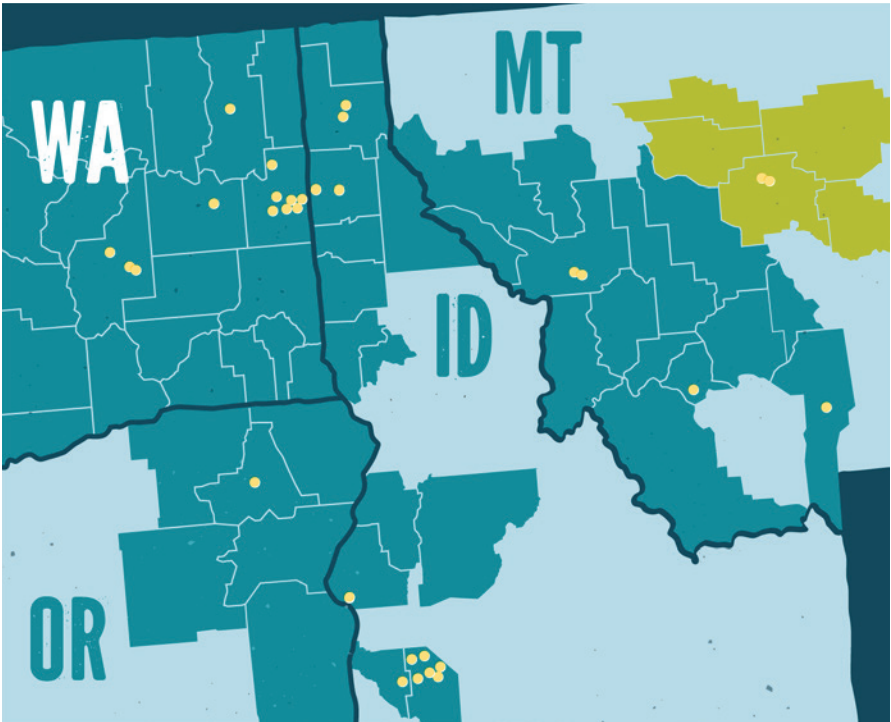
- Home, auto, boat, RV and personal loans, as well as lines of credit



And much more! Read on to learn more about the full range of services available to you.

BRANCH LOCATIONS ⚡

Horizon Credit Union's branch network will soon include Embark branches in Great Falls, Montana. You'll find Horizon locations from Bozeman, Montana through Ephrata, Washington all the way to Boise, Idaho! Check out the list here for location details.



- Current Embark Membership Area
- Expanded Membership Area
- All Branch Locations

Looking for branches or ATMs near you? Scan the QR code to see an interactive map. Or visit:

[HZCU.ORG/LOCATIONS](https://hzcw.org/locations)





Call Center Hours: 8 am – 7 pm MT

Monday – Friday | 800.852.5316

Montana

- Bozeman**
1400 N 19th Ave (Inside Smith's Grocery)
- Butte**
1555 Harrison Ave
- Great Falls**
1500 River Dr North
1915 10th Ave South
- Missoula**
1502 Dearborn Ave
3708 N Reserve
2330 S Reserve

Idaho

- Boise**
7615 W Riverside Dr
12598 W Explorer Dr
9769 W Emerald St
910 N Orchard St
- Bonner**
480 W Bonner Mall Way
- Coeur d' Alene**
123 W Hanley Ave
- Meridian**
485 W Overland Rd
5105 N Ten Mile Rd
- Nampa**
164 E Maine Ave
- Post Falls**
920 N Highway 41
- Sandpoint**
520 N 5th Ave
- Weiser**
1401 E 6th St (Inside Ridley's Family Market)

Washington

- Colville**
1474 N Highway 395
- Davenport (ITM only access)**
1112 Morgan St
- Deer Park**
900 S Main
- Ephrata**
260 C St SW
- Liberty Lake**
22206 E Country Vista Dr
- Moses Lake**
1704 S Clover Dr
601 S Pioneer Way (Inside Safeway)
- Spokane**
605 S Washington St
9861 N Nevada St
- Spokane Valley**
201 N Mullan
13224 E Mansfield Ave
16402 East Sprague Ave

Oregon

- La Grande**
209 Depot St



ACCOUNT TRANSITION

From savings to checking to certificates and auto loans to home loans - your existing accounts from Embark will be transferred to Horizon.

As part of this process, you'll be issued a few new key pieces of information:

Member / Account Number

This is your overall membership number at the credit union. This number is used to identify your primary membership account(s) and for account access such as setting up online banking, establishing direct deposit and more. This number is unique to you. **Your new member number will be a 7-digit number beginning with 92.**

Account Suffix

You'll need this information to pay your loans online, set up direct deposit, etc. This is a two to three digit number specific to the type of account (such as checking, savings, certificate or loan). You'll receive a letter in the mail with your new account suffixes which will be sent via USPS mail. You can also find them in online banking or from our branch staff.

Routing | Transit Number

This is the credit union's routing number. You'll need this number, along with your member number and account suffix for direct deposit and automatic payments. The routing number is the same for all Horizon members.



HORIZON ROUTING NUMBER:
325182506

Watch for your new member number to come in the mail mid-July!

YOUR GUIDE TO HORIZON ACCOUNTS ✓✓

If you had this account with Embark		It will now be this account with Horizon	
Savings			
Regular Savings		Value Shares	
Holiday Savings			
Special Savings			
Taxes and Insurance			
WINcentive Savings			
Mortgage Sweep Payment			
IDA Prime Share			
Credit Builder Savings Plan			
Young Savers		Young Savers	
Self Administered Montana MSA		Montana Health Savings Account	
Youth Accounts			
Explorers Club		Explorer Savings	
Apex (Checking and Savings)		Explorer Checking and Savings	
Checking			
Peak		Replenish Checking	
Eco			
Pinnacle			
Fresh Start Checking			
Money Market Accounts			
Money Market Shares		Focus	
Credit Cards			
Embark Visa® Platinum		Platinum Visa® Credit Card	

Individual Retirement Accounts	
Traditional IRA	IRA Shares
Roth IRA	
Coverdell Education Savings	
Business Accounts	
Venture Business Checking	Small Business Checking
IRA Certificates	
All IRA Certificates: Traditional, IRA & Roth	Embark Conversion IRA CD
All Embark Certificates	Embark Conversion CD

AUTOMATIC DEPOSITS & WITHDRAWALS ✓

In July, you will receive a personalized letter with your new member number(s). You'll need your new member number and Horizon routing number to update any automated or electronic payments you already have established.

Types of Automated Deposits and Withdrawals

- **Direct deposits:** paychecks, retirement income, dividends from other institutions, etc.
- **Scheduled electronic payments:** pre-scheduled automatic payments such as insurance, loans at other financial institutions, cell phone payments, gym memberships, subscription services and the like.
- **Occasional payments:** Be sure to update any other accounts that may not be on automatic payment but have your account number and routing number saved in the system. These may be things like credit cards at other companies, utility bills, retail cards, Amazon wallet, Netflix, PayPal, etc.

Be sure to update any automatic payments paid from your debit card to your new Horizon debit card after August 1.

How to Prepare for the Transition

- ☐ Notify all companies for your direct deposit (payroll, retirement income etc) or withdrawals (automated payments such as insurance, loans at other financial institutions, cell phone payments etc).
- ☐ Ensure changes are effective no earlier than **August 1, 2022**.
- ☐ Remember to identify whether the account the funds are going to or coming from is a savings or checking account.

Horizon is unable to accept any electronic transactions prior to **August 1, 2022** when your accounts have been transferred to our system. Any transactions received to the Horizon routing number prior to that date must be returned.

It's okay if you don't get these updated right away. We'll be able to accept automatic deposits and withdrawals made under your old Embark accounts until January 31, 2023.

Horizon Routing Number: 325182506



Looking for a printable direct deposit form? Scan the QR code to view and download.





PRODUCTS & SERVICES

Horizon offers a robust suite of products to help you reach your financial goals, whether you're just starting out or are a seasoned consumer. Dig in to these next few pages for an overview of some of our most popular options.

Savings & Investments	Page 22
Checking Accounts & Services	Page 24
Electronic Services	Page 26
Loans	Page 32
Home Loans	Page 34



SAVINGS & INVESTMENTS

Wherever you are on your savings journey – from first time saver to savvy investor, we've got tools to guide you down the right path. Our rock solid savings options give you the benefit of great yields with a variety of choices to meet your needs for high returns or quick access to your money.

Savings Accounts

Value Shares

Your standard, sturdy savings account at just \$5 to open. A great place to build your savings. Earn dividends on balances of \$250 or more.

Overdraft

Stash away a few extra dollars to cover any unexpected overdrafts. No minimum balance and you earn dividends on balances of \$500 or more.

Explorer

Help your kids and grandkids, up to age 18, learn the value of saving with an account designed just for them! There is no minimum balance and they'll start earning dividends at a balance of just \$5.

Tether

When paired with our Tether checking you have the opportunity to earn an exclusive rate that will help you grow your savings fast!

Money Market Accounts

Focus

At just \$100 to open and \$2500 to earn dividends, this is a great way to get started with a money market account. You'll earn dividends and have access to your funds when you need them.

Vision

If you're ready to move up to the next level you'll earn higher dividends on balances of \$25,000 or more, plus you get convenient access to your funds with the ability to write up to 3 checks per month.

High Yield

Our highest paying money market account with convenient access to your money.



IRAs

Traditional

This IRA offers tax-deferred earnings and is a great way to start saving for your retirement.*

Roth IRA

Another great option to start - or supplement - your retirement savings. Depending on your situation, withdrawals from a Roth IRA may be tax-free.*

Simplified Employee Pension

This IRA is designed especially for self-employed individuals and small business owners.

Coverdell Education Account

Designed to help you save for your child's education. An Education Savings Account offers tax-deferred earnings and withdrawals for qualified expenses may be tax-free.*

Certificate Accounts

With a termed savings account, you plant your cash now and thank yourself later! We offer convenient options from 90 days to 60 months and, with select certificates, you can get started with just \$1000!

If you currently have a certificate with Embark your existing rate will be honored through the original term of the certificate.

Your certificate will automatically renew to a similar certificate.

*Consult your tax advisor

CHECKING ACCOUNTS & SERVICES

Checking Accounts

Whether you're new to checking accounts or a seasoned veteran, we have a checking account to fit your needs. And every account comes with a robust toolkit to help you make the most of your money, free of charge.

	Account Perks	Monthly Service Fee	Earns Dividends	Visa® Debit Card
Tether	Pair with Tether Savings to grow earnings!	✗ No	On qualified Tether Savings Account	✓ Yes
Summit	Exceptional dividend rate	✗ No	✓ Yes	✓ Yes
Replenish	Basic, no frills checking	✗ No	✗ No	✓ Yes
Bridge	Earns dividends	✓ Yes (below \$500)	✓ Yes	✓ Yes
Explorer	For kids up to 18	✗ No	✗ No	Ages 15 -18

Please see pages 41 – 42 for important terms on your checking account.

HZCU.ORG/CHECKING

Checking Account Services

Horizon checking accounts come standard with an expansive toolkit of services. Here are just a few of the tools we offer:



ATM Access
As part of the CO-OP Network, Horizon members get access to over 30,000 surcharge-free ATMs in all 50 states and 10 countries! Your access includes deposits with no charge at select CO-OP ATMs.



Purchase Rewards
Use your Horizon debit card to turn everyday purchases into cash. Receive money saving offers in online banking and on your mobile app based on where you shop.



Overdraft Protection
Avoid the embarrassment and inconvenience of overdrawn checks or denied debit card purchases with optional overdraft protection. Fees may apply. Overdraft limits may vary. See our overdraft protection policy for details.



Online & Mobile Banking
Horizon offers some of the best digital access around, giving you convenient access to your money and the tools to make the most of it. Read more about the tools available to you in our electronic services section of this guide.



Teller Express
Check balances, recent transactions or transfer money by phone 24/7. Just dial 800.634.1297.



ELECTRONIC SERVICES

Access Your Accounts & Manage Your Money

Wish managing your money was the easiest part of your day? Horizon has some of the most versatile digital tools available. Whether you just want to check your balance, build a budget or view all your financial accounts in one place, we've got you covered.

With our free online tools, you can automatically categorize and track your spending and see your savings and spending goals at a glance. You don't have to spend hours scouring a spreadsheet to know where your money is going.



Online Banking

This is the place to start for all things digital at Horizon. See the next page for details on getting set up for the first time. From there, all of our digital tools are at your fingertips!



Bill Pay

From utility bills to retail credit cards to your daycare provider, gather and pay all your bills in one place. You can set up recurring payments or schedule one-time payments, as needed.



Online Statements

Your new Horizon statements will be available via online and mobile banking. Once you're on our systems, you will be available to view, download and print statements for up to 18 months since joining Horizon.



Manage & Track Your Spending

Our free money management tool automatically categorizes your spending so you can easily keep track of where your money is going. You can view all of your accounts – even those from other financial institutions – here too! Plus you can set and track saving and spending goals to help you achieve your dreams.



Mobile App

Access your accounts from nearly anywhere with our mobile app for iOS, Android and Kindle.



Text Banking

Transfer funds, get account alerts and check balances all with a simple text message. To sign up from the Horizon app, go to Push Notifications then Settings. From your desktop go to Additional Services, then Mobile Banking & Desktop Alerts.



Digital Wallet

Add your Horizon credit and debit cards to your mobile wallet on compatible devices to pay in store, online or in apps.



Mobile Deposit

We'd love to see you at the branch. But if you can't make it in, you can still deposit your check using our mobile app. Select Check Deposit while in the mobile app.



Guard Your Card

With our free Card Valet app for your credit and debit cards, you can fight fraud and help control spending. This app will alert you for transactions based on criteria you set such as location, dollar amount and more. You can even turn the card off if you think you've lost it and back on, if you find it.



Phone Banking (Teller Express)

Dial 800.634.1297 any time to check balances, transfer funds, change your PIN, pay your credit card bill and more.

ELECTRONIC SERVICES

Move Money

We make it easy to move money whenever you need to, wherever you may be.



Funds Transfer

Transfer money to accounts at other financial institutions with the click of a button. In online banking select Move Money, then External Transfers.



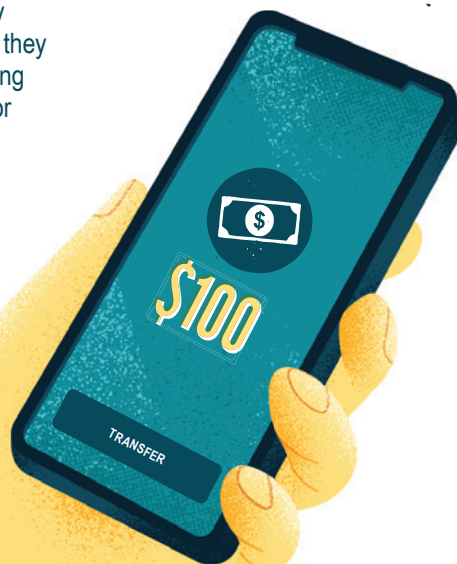
Member to Member Transfers

Do you have friends, family members or acquaintances at Horizon? Send them money instantly! Add them once in online banking and you can send money to them anytime.



Send Money to (Almost) Anyone

With PopMoney you can send money from your account to a friend, even if they don't bank at Horizon. It makes splitting the dinner bill, paying the babysitter or chipping in for gas even easier!



HOW TO LOG IN TO ONLINE BANKING ✓✓

You'll want to get set up with online banking as soon as your account has transitioned, starting Monday, **August 1**. To learn more about what's available to you in online banking and how to get set up for the first time, scan the QR code below or visit hzcuhq.org/embark for a guided tour.

Scan the QR Code for a Guided Video Tour!



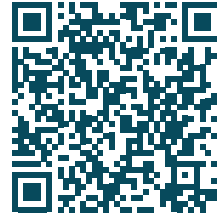
Visit HZCU.ORG/EMBARK
for more video tutorials

Is Your Email Address Up to Date?

More information about our online services will be sent to you via email in July. To ensure you receive this – and other important account information – be sure your email address on your Embark account is up to date.

Download our App to Your Mobile Device!

Apple App Store



Google Play Store



To access online banking go to: hzcuhq.org/onlinebanking. To download the app, go to the app store on your phone and search for Horizon Credit Union (HZCU).

Tips for a Secure Username & Password

You can start preparing by planning for your new username and password.

Username

- ☐ Must be between 6 and 60 characters.
- ☐ Cannot be all numbers
- ☐ Should contain a combination of letters, numbers and the following special characters: @\$*_-=.~
- ☐ No spaces

Password

- ☐ Must be between 6 and 32 characters
- ☐ Must contain characters from at least 2 of the following 3 categories: Letters, numbers and any special characters
- ☐ No spaces
- ☐ Cannot contain any portion of the username

LOANS

If it floats, drives or camps, chances are we've got a loan for it! Plus, it's easy to apply whenever is most convenient for you. After the merger, visit hzcw.org/apply to find the loan that's right for you.

For home owners and seekers, we've got home loans too! From fixed rate home equity loans to home equity lines of credit and conventional loans to first time home buyer loans, we've got the right loan for you. We'll help get you into your new house or tap into your equity to fix up your current space.



Auto Loans

No matter what kind of vehicle you drive, we have generous, flexible terms to get you into a comfortable loan. Flexible terms up to 84 months.



Boat & RV Loans

Share the great outdoors with friends and family with a loan to help you get there. Flexible terms up to 180 months.



Fun Loans

Off-road, back road, open road. No matter what you like to ride, we've got a loan built for finding the fun. Flexible terms up to 72 months.



Credit Cards

With low rates, straightforward terms, no hidden fees and tools to help you manage money better, we make it easy to find a card that works for you.

Visa® Credit Cards

	Classic	Platinum	Platinum Points
Freedom From Annual Fees	✔ Yes	✔ Yes	✔ Yes
Guard Your Card	✔ Yes	✔ Yes	✔ Yes
Earn Points	✘ No	✘ No	✔ Yes
Travel and Emergency Assistance	✘ No	✔ Yes	✔ Yes
Hotel Theft Protection	✘ No	✔ Yes	✔ Yes
Purchase Security	✘ No	✔ Yes	✔ Yes
Travel Accident Insurance	✘ No	✔ Yes	✔ Yes
Extended Warranty Protection	✘ No	✔ Yes	✔ Yes
Auto Rental Collision Damage Waiver	✘ No	✔ Yes	✔ Yes

APPLY ANYTIME | [HZCU.ORG/APPLY](https://hzcw.org/apply)

HOME LOANS

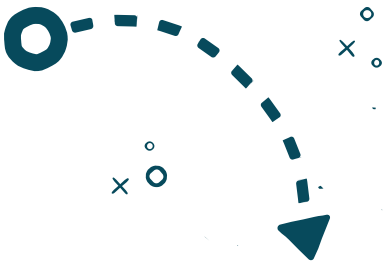
More Options for Owners

We want you to love where you live! So whether you're looking to buy, refinance or tackle home improvement projects, we have loans designed to get you settled in your dream home.



Home Purchase or Refinance Options

- Conventional
- FHA
- VA
- USDA
- Manufactured
- 0% Down
- Medical Professionals



For Home Purchases or Refinance

APPLY 24/7 ONLINE AT:
[HWCU.ORG/HOMELANS](https://hzcw.org/home loans)



Home Equity Loans

You don't have to wait for "someday" to achieve all the things you want to do. You can take full advantage of the equity you've built in your home and move even faster toward your dreams.

Use it for:

- a new home office
- a guest room to welcome more family for the holidays
- going back to school
- finally taking your side-hustle to full-time gig
- consolidating bills

Whatever you want to do, your home's equity could help you get there. Learn more at hzcw.org/equity.

For Home Equity Line of Credit

APPLY 24/7 ONLINE AT:
[HWCU.ORG/APPLY](https://hzcw.org/apply)



FREQUENTLY ASKED QUESTIONS

About the Merger

How will this benefit me?

As a combined organization, our credit union will not only be larger but will have more branches and better efficiencies. We will be better able to weather impacts from economic fluctuations and invest in newer, more innovative technology and services to meet your changing needs as a consumer. It will increase our ability to maintain a competitive edge in the market, providing greater opportunities for current employees and attracting new talent, should the need arise. But the greatest benefit is that we will be able to do all of this while maintaining the friendly faces you know and trust, at locations you are familiar with, delivered with kind, honest service and values you've come to expect from your credit union.

Will I have the same products and services with Horizon?

While the product name may change, your accounts will transfer to a similar product at Horizon. To see how the product names will change be sure to check out the account conversion table on pages 16 - 17 of this guide. In some instances, where system limitations require, there may be a few minor differences. When that is the case, we will send you a notification at least 30 days prior to the system conversion to give you plenty of time to review the changes.

My Account

Will I get a new member number?

Yes, you will receive a new member number in the mail before the system conversion. This helps ensure there are no duplicate member numbers (which might cause problems with automatic payments and deposits) and that your transition is as smooth as possible.

Your new member number will be a 7-digit number beginning with 92.

What will happen to my direct deposit(s) and automatic payments?

Your current direct deposits and automatic payments (electronic withdrawals) will continue to post to your new account until Tuesday, **January 31, 2023**. We encourage you to update your account information with any third parties that automatically deposit or withdraw from your account on your behalf, as soon after **August 1** as possible. This will help ensure that all of your automatic deposits and payments are updated before the cutoff date. Please do not submit these changes before the system conversion as we are unable to accept any payments or deposits before the conversion date. For more information please see page 18 of this guide.

Will fees change?

You will see only minimal changes to fees. In many cases, they may even be lower! To view Horizon's current fee schedule please see page 44 in this guide or you can visit hzcw.org/disclosures and click on Common Fee Schedule.

Will this impact my credit report and score?

This will depend on your personal credit history. In general, most members will see negligible impact on their score. On your Experian or Equifax credit reports, your Embark loans will show as transferred to Horizon and will retain their history. After the account conversion, your loans will also report to TransUnion. This can be beneficial for members who are working to establish or improve their credit score. For some members, this may result in a temporary impact that lowers their score. This impact is likely to be temporary. If you use a credit monitoring service such as Credit Karma™ or Mint®, you may receive an alert after the account conversion notifying you of new credit in your name. The Equifax and Experian transfers and the new TransUnion reporting may trigger these alerts, even though the loans are not new to you. While you should always review such alerts, rest assured that these are simply the transfer of your loans from Embark's reporting systems to Horizon's.

Will I get a statement for July?

All members will receive a paper statement for July, even if you normally receive electronic statements.

Checking

What will happen to the checks I wrote?

Your checks will continue to clear your account. You may use your current Embark checks through **January 31, 2023**.

What happens to my overdraft options?

For all accounts except youth and business, your overdraft options will automatically transfer over to your Horizon account. There is nothing you need to do. Please see our overdraft protection policy for details.

How do I get new checks?

Members with active checking accounts will receive a letter in mid-July with a website and special code to get one box of checks free. The letter will also include three counter checks, which can be used like a regular check. Watch your mailbox for more information.

Credit & Debit Cards

Will I get a new debit card / credit card?

Yes, you will be issued a new Horizon Visa® card before we merge our systems.

When will my Embark debit / credit card stop working?

On Friday, **July 29** your Embark cards will be de-activated and your new Horizon cards can be activated. Watch for more information to come.

Will I still have Card Controls?

Yes! Horizon uses the Card Valet app. With this app you can:

- Set balance and purchase alerts
- Turn your card off or on if you think it's been lost or stolen
- Use cell phone nearness technology to enhance card security & minimize fraud
- Set spending limits
- Set parental controls
- And more!

For more information about the app visit hzcucard.com/guardyourcard.

Loans*

Where do I send my loan payment?

Please continue to send your mail and in-branch payments to Embark Credit Union through **July 29**. Watch for more information about online payments coming soon. After that date, you have a variety of options for making consumer loan payments at Horizon Credit Union. For details, visit hzcucard.com/payments.

- **Online from a Horizon account** – You may log in to online banking to make one-time payments or set up recurring payments from a Horizon checking account.
- **Online from another financial institution** – Go to hzcucard.com and find the Pay My Loan section on the homepage for more payment options.
- **Postal Mail** – You can mail us a payment at Horizon Credit Union, PO Box 15128, Spokane Valley, WA 99215.
- **In Person** – You can drop off a payment at your local Horizon Credit Union.

*Excluding loans serviced by a third party.



New! You will now be able to set up online recurring payments from another financial institution to pay your loan at Horizon.

Home Loans

What will happen to the servicing of my home loan?

Depending on the type of home loan you have, your loan servicing may be managed by Dovenmuehle, a trusted third-party partner. **Information about the transfer of your servicing will be mailed to you separately by Dovenmuehle.**

How can I make my home loan payment?

You may make your loan payment online at hzcucard.com, in branch, via automatic payment (see next section) or by mail. **Please note:** if your loan is transferred to Dovenmuehle for servicing, there will be a blackout period through August 9, where we will not be able to accept payments. However, your loan will not be considered or reported as past due during this period.

What if I have an automatic payment for my home loan?

You will be receiving a letter with instructions to sign up for automatic payments. Be sure to sign and return the form as quickly as possible to ensure uninterrupted payment. You may want to double check that we have your correct mailing address on file though. Just contact your local Embark branch. You will need to make a manual payment for payments due **August 1**.

Who Can I Contact for Questions?

We're here to help, however and wherever you need us!



- Call us at 800.852.5316
- Chat in online banking
- Stop by your local branch
- Email us at hzcucard@hzcucard.com

We understand things will look a bit different and you may have questions or need assistance. We want to help make this transition as easy as possible so please don't hesitate to contact us if we can help in any way.

Can I still go to the same branch and see the employees I know?

Yes! All current Embark branches will remain open and staffed by the same employees you know and trust.

Access

How long can I access my Embark online banking?

Watch for more information to come in early July providing you with the cutoff dates and times for online bill payment, mobile deposit and online banking access.

What will be different about my online banking?

Horizon's online banking will offer many of the same features you are used to, including viewing account history, online statements, bill pay, money transfers, mobile access and more. You will find Horizon's online banking has a consistent, reliable service any time, day or night. However, to provide additional security, you will need a separate log in for each membership with the credit union (each member number). Watch for more information coming to your email inbox soon!

What will happen to my online statements?

Please print or download any statements you wish to keep from Embark's online banking platform prior to the online access cutoff date, as we are not able to transfer statements to Horizon's system. Your new statements (those issued after **August 1, 2022**) will be available via online and the app, to view, download or print and will remain available for up to 18 months.

What will happen to my bill payments through online banking?

Watch for more information coming soon. We encourage you to print out your payees, including full account number, prior to the bill payment cutoff date so that you can have all the information you need available to ensure new payments are accurately set up in Horizon's online bill payment system.

Can I access the same ATMs?

Yes! As a new Horizon member, you'll enjoy access to the same CO-OP ATM network which offers over 30,000 surcharge-free ATMs, covering all 50 states and 10 countries – an ATM network that's larger than that of almost any bank! To find ATMs near you visit hzcucard.com/locations.

DISCLOSURES

Truth In Savings disclosures are available online at hzcw.org/disclosures or on request by mail or at any branch location.

All Accounts

Rate Information

The dividend rate and annual percentage yield, where applicable, may change at any time, as determined by the credit union Board of Directors. See rate sheet for details.

Nature of Dividends

Dividends, where applicable, are paid from current income and available earnings after required transfers to reserves at the end of the dividend period. The Dividend Rate and Annual Percentage Yield are the prospective rates and yields that Horizon Credit Union anticipates paying for the applicable dividend period.

Accrual of Dividends on Noncash Deposit

Dividends, where applicable, will begin to accrue on both cash and non-cash deposits (e.g., checks) on the business day you make the deposit to your account.

Average Daily Balance Computation Method

Where applicable, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the end of day balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the calendar month.

Compounding and Crediting

Dividends will be compounded and credited every month. Alternatively, you may choose to have dividends paid from an eligible interest-bearing account to you or to another account, if you choose either of these options interest will not compound. Horizon Credit Union may offer other rates for these accounts from time to time. For the most current rates available, call us at 800.852.5316.

Savings Accounts

Compounding and Crediting

Dividends will be compounded and credited every month unless otherwise stated. Alternatively, you may choose to have dividends paid from an eligible interest-bearing account to you or to another account, if you choose either of these options interest will not compound.

Overdraft Fee Transaction Categories

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal or other electronic means.

Transaction Limitations

You may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction or by check draft or similar order to a third party. If you exceed the transfer limitations set forth above, your account may be subject to closure by the credit union.

Overdraft Saving Accounts are classified as transactional accounts and are excluded from this limitation, **there is a \$1.50 transfer fee per occurrence.**

We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Any additional transaction limitations will be listed under the appropriate product heading(s) below.

Prospective Dividend Rates

See current rate sheet for details.

Minimum Balance

The minimum balance required to open this account is \$5.00.

Value Shares

Minimum Balance Requirements

You must maintain a minimum average daily balance of \$250.00 in your account to obtain the disclosed annual percentage yield.

Explorer Shares

Minimum Balance Requirements

You must maintain a minimum average daily balance of \$5.00 in your account to obtain the disclosed annual percentage yield.

Young Savers Shares

Minimum Balance Requirements

You must maintain a positive minimum average daily balance in your account to obtain the disclosed annual percentage yield.

Checking Accounts

Overdraft Fee Transaction Categories

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft Protection

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking from another Horizon account for a flat fee. You can choose to have funds transferred from another Horizon share account or line of credit. Transfers from a line of credit have a fee.

Transaction Limitations

No transaction limitations apply to this account unless otherwise stated below or in the Common Fee Schedule.

Explorer Checking

This account is for members under the age of 18 at time of account opening.

Rate Information

This account does not receive dividends.

Minimum Balance

The minimum balance required to open this account is \$10.00 if only a debit card is ordered, or \$25.00 if checks are ordered. The \$25.00 minimum for accounts opened with checks ordered includes a debit card.

Replenish Checking

Rate Information

This account does not receive dividends.

Minimum Balance Requirements

The minimum balance to open this account is \$25.00.

Overdraft Privilege

This account comes with Overdraft Privilege, overdraft items for checks and automatic bill payments may be paid up to the amount of the overdraft limit. Must opt-in for daily debit and ATM transactions. Overdraft fees apply, refer to the Common Fee Schedule for specific fees. Full details and overdraft limits can be reviewed in the Overdraft Program disclosure found at hzcw.org.

Small Business Checking

Rate Information

This account does not receive dividends.

Minimum Balance Requirements

The minimum balance required to open this account is \$50.00

Transaction Limitations and Fees

Drafts per month:

Up to 99 drafts	No charge
100 drafts and over	\$0.20 each
Electronic statement	No charge
Paper statements	\$5.00 / month

Unlawful Internet Gambling Enforcement Act Notice Effective June 1, 2010

Horizon Credit Union is required to comply with the provisions of the Unlawful Internet Gambling Enforcement Act (UIGEA) and its implementing regulations, Regulation GG (Prohibition on Funding of Unlawful Internet Gambling). This notification is to inform you that restricted transactions, as defined under the UIGEA and its regulations, are prohibited from being processed through your account while you maintain a relationship with us. Restricted transactions include transactions in which any

person, namely Horizon Credit Union, accepts credit, funds, instruments or other proceeds thereof from another person in connection with unlawful Internet gambling. By opening/maintaining an account at Horizon Credit Union, you agree not to use the account, any access device or service made available to you through your account for conducting any illegal activity including unlawful Internet gambling. Horizon Credit Union may terminate your account relationship for engaging in unlawful Internet gambling or other illegal activities conducted through your account.

Money Market Accounts

Overdraft Fee Transaction Categories

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: share draft, in-person withdrawal, ATM withdrawal or other electronic means.

Overdraft Protection

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking from another Horizon account for a flat fee. You can choose to have funds transferred from another Horizon share account or line of credit. Transfers from a line of credit have a fee.

Transaction Limitations

You may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic, or computer transfer, telephonic order or instruction, or by check draft, or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union.

We reserve the right to at any time require not less than seven days notice in writing before each withdrawal from a dividend-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Any additional transaction limitations will be listed under the appropriate product heading(s) below.

Focus

Minimum Balance Requirements

You must maintain a minimum average daily

balance of \$2500.00 in your account to obtain the disclosed annual percentage yield.

Transaction Limitations

Minimum deposit = \$100

Minimum withdrawal = \$100.

Prospective Dividend Rate

See current rate sheet for details.

Individual Retirement Accounts

Not including certificate products.

Minimum Balance Requirements

The minimum balance required to open this account is \$500.00. You must maintain a minimum daily balance above \$0.00 in your account to obtain the disclosed annual percentage yield.

Dividend Period

For this account type, the dividend period is monthly. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period. The dividend declaration date follows the ending date of a dividend period.

Transaction Limitations

During any month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, telephonic order or instruction or similar order to a third party. If you exceed the transfer limitations set forth above, your account will be subject to closure by the credit union. On your IRA accounts, see your plan disclosure for other possible penalties that may apply.

IRA Termination Fee

There is a fee of \$25.00 when closing an IRA.

Prospective Dividend Rate

See current rate sheet for details.



FEE SCHEDULE

Transaction Limitations

We reserve the right at any time to require no less than seven days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or from any other savings account as defined by regulation D.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Debit / ATM / Credit Cards & Transactions

ATM / debit card annual fee	No charge
Replace / re-issue ATM / debit / credit card (per card)	\$6.00
Returned Visa payment	Varies
Visa sales draft / copy fee	Varies
Cash advance from Visa	\$3.00 or 3% of transfer (whichever is greater)

Transactions - withdrawal, deposit, transfer, balance inquiry, including incomplete transactions:

CO-OP network ATMs	No charge
Non CO-OP network ATMs	\$0.50 per transaction
Any ATM surcharges levied by other financial institutions and other fees will be charged to your share draft or overdraft share account. Any other costs that Horizon Credit Union may be charged by the ATM/Visa network regarding your ATM / credit / debit card will be passed onto you.	
ATM surcharge (Non-Member)	\$3.50

Checking Accounts

Check printing.....	Fee depends on style of check ordered
Insufficient funds & overdraft.....	\$29.00
Bridge Checking minimum balance fee (if balance drops below \$500)	\$6.00 / month
Copies of checks.....	Varies
Overdraft transfer fees.....	\$1.50 / item
From Visa.....	\$3.00 or 3% of transfer (whichever is greater)

Business Checking

Monthly fee.....	\$6.25
41 checks or more.....	\$0.15 each

Small Business Checking

Paper statement fee.....	\$5.00
100 checks or more.....	\$0.20 each

Safe Deposit Boxes

Safe deposit box rental (Not available at all locations)	
3x5x22	\$20.00 / year
5x5x22	\$30.00 / year
3x10x22	\$35.00 / year
5x10x22	\$45.00 / year
10x10x22	\$80.00 / year
Replacement key	\$14.00
Drill box fee (if both keys are missing)	\$145.00
<i>Additional fees may apply for branches outside of Spokane</i>	

Online Services

Online banking access	No charge
Online bill pay	No charge
Insufficient funds and overdraft fee	\$29.00 each
Incorrect payment address fee	\$29.00 each

Other Fees and Charges

Cashier's check	\$3.00 each
Returned check fee	\$25.00
Garnishments	\$75.00
Executions	\$35.00
Levies	\$35.00
Account activity printout	\$2.00
Telephone transfer from share to checking	\$3.00
Stop payments (all items)	\$25.00
Wire transfers, outgoing domestic	\$15.00
Teller Express transfers	No charge
Notary service (members only)	No charge
Returned mail fee	\$5.00
Inactive account (after 12 months of no activity).....	\$5.00 / month
IRA termination fee	\$25.00
Vision Savings minimum balance (if balance drops below \$25,000.00)....	\$15.00 / month
Health Savings Account monthly fee	\$3.00 / month
Account balancing / research assistance	\$15.00 / hour

ABOUT HORIZON

Horizon is a unique, progressive cooperative. We're a locally owned and operated regional credit union spanning from Ephrata, WA to Sandpoint, ID on to Bozeman, MT down to Boise, ID and La Grande, OR.

How can we be both local and regional? Well, we believe in partnerships.

Our journey began as a partnership of metal workers at Kaiser Aluminum in Spokane, WA in 1947. As we moved forward on our path and our members grew and gained financial security, people saw the benefit of coming together.

Along the way, other like-minded credit unions joined us on our path to offer more robust products to more people in more places, while still keeping our service local, from folks you know.

From highway workers to educators to health care professionals and forestry workers, we've come together as Horizon Credit Union to provide you with the expanded access and services of a regional credit union and friendly, authentic advice tailored to you – by people like you – no matter which part of the northwest you call home.

Today we span four states and serve over 100,000 members through our network of 31 branches and online at hzcw.org.



COMMUNITY OUTREACH

We're huge fans of giving back. At Horizon Credit Union, it's why we're here.

Our foundation was built on volunteerism and groups of individuals coming together to help each other out. To this day, most credit union boards are led by individuals who freely give their time. As a not-for-profit organization, our decisions are based on what will help us serve our members and community best.

Our employees get involved in giving back too! It's just part of what we do. Ask any of our team members how they support their community and they'll likely share a few fun volunteer stories with you.

Pillars of Corporate Stewardship

Our community outreach initiatives are guided by three pillars of corporate stewardship.

Health



Hunger



Education



HZCU Go-Givers

At Horizon, employees receive 24 hours of paid time to volunteer each year. Throughout the year, top volunteers earn donations for their favorite non-profits.



Hear from Our Team Members on Why They Give Back



"There are a lot of things in life that we have to do but choosing to help someone brings me great satisfaction and fulfillment."
Micah Gullickson

"I feel like I really get to be myself and embrace my culture when volunteering. It makes me feel at peace and happy, knowing I've done my part."
Isabel Mazcot

"I enjoy meeting new people in the community and the friendships I've formed. It's fun to step out of my role at the credit union and get to show a different side of myself."
Julie Ives

Our Favorite Tradition in Action

In 2021, 375 employees volunteered at 166 different organizations for a total of 6,754 hours!

49% employee hours contributed during work.

51% employee hours contributed outside of work.



Community Spirit Days

\$15,881

in donations were distributed to 32 members in need in 2021.

Community Spirit Days are a way for us to live out the 'people helping people' philosophy that makes credit unions unique. Twice a month our employees have the opportunity to donate \$5 or more to benefit a member going through a tough time.

FINANCIAL KNOW-HOW

In addition to personalized guidance from the friendly folks in our branches and on the phone, we offer an online supply kit with quick guides and tips for improving your financial well-being. From saving to investing to smart borrowing, we've got tools and guidance to help you achieve your dreams.



Blaze a New Trail

Whether you are looking to build your savings, buy your first home or steer through a disruption in income, the Financial Training Ground will provide you with solid footing to find your way.



Navigate Your Path

Find the best route for you with articles on insurance, identity theft, improving your credit score, creating a healthy budget, paying taxes and more.



Achieve More

Learn about smart investing as well as planning for and maximizing a comfortable retirement fund.



Find Your Footing

From free financial counseling to debt management to foreclosure counseling, experts will help guide you back to smoother trails.

LEARN MORE | [HWCU.ORG/TRAININGGROUND](https://hzcw.org/trainingground)

NOTES

NOTES

NOTES



**YOUR PATH.
OUR PURPOSE.**

”





HORIZON

CREDIT UNION

HZCU.ORG | 800.852.5316

INSURED BY NCUA.  EQUAL HOUSING OPPORTUNITY. NMLS 407890

