

Member Assistance Plan

3/19/2020

BETTER BANKING BEGINS WITH MEMBERSHIP.

www.HNCU.org

303.451.1146

11455 Pearl Street, Northglenn, CO 80233



Better Banking Begins With Membership.

Member Assistance Plan

In response to the current pandemic and the impact it may have on portions of our membership, Horizons North Credit Union has created a Member Assistance Plan for individuals that may experience a financial hardship due to a government shutdown. The program is designed to:

- Help members mitigate potential losses.
- Provide tools and resources to members during a difficult time.
- Let members know we are here to help them navigate their way through financial hardship.

Who Is Eligible?

- Existing members of HNCU as of March 19, 2020.
- Member must be in good standing when applying for the program.
- Provide a history of payroll
 - Direct Deposit into any HNCU account.
 - A recent pay stub, no older than 60 days.
- Have no HNCU loans currently past due.



Program Benefits

- Can borrow up to one months salary, capped at \$7,500, at 3% APR* for 12 months with no payments for 60 days.**
- HNCU member (primary or joint) with an existing loan is eligible for 2 months of deferred payments **with the exception of revolving debt and mortgages.****
- Access to club account funds without penalty.
- Free financial review with a Financial Service Representative available to members and non-members.
 - Credit Report Reviews
 - Money Management Counseling
 - Debt Management Information

Getting Started

- Member should contact a Financial Service Representative to apply for the program. Enrollment will be approved on a case by case basis.

Benefits of Membership

- HNCU was founded in May of 1960 as School District 12 Credit Union.
- Today we serve over 7,400 members with \$90 million in assets.
- HNCU is a not for profit organization. We exist to enhance the well-being of members and our local community.

FREE Online Banking

FREE Online Bill Pay

FREE Mobile Banking***  

FREE QwikSnap Deposit
REMOTE DEPOSIT CAPTURE

FREE Online Statements

FREE Debit Card

NO Per Check Fees



**Nearly 30,000 Fee Free CO-OP ATMs
& 5,000 shared branches nationwide.**

APR= Annual Percentage Rate. **Offer subject to credit approval. All accounts and loans must be in good standing prior to furlough. Interest will continue to accrue on the outstanding balance even though a payment is not required. * Standard rates and fees from your wireless carrier may apply. The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Google Play is a trademark of Google Inc. Contact HNCU for more information. This offer is subject to change without notice. NMLS# 619227*