

LOAN RATES* (Effective March 31, 2013)

(Rates based on credit worthiness and subject to change without notice.)

ASK US ABOUT MATCHING YOUR CURRENT CREDIT UNION OR BANK'S LOAN RATES!

Loan Type	Approx. Term	Non-Variable APR†	Comments
Signature/Personal	24 mos 25 up to 60 mos	7.90% 8.90%	\$10,000 max total (loans+VISA+LOC)
Home Advantage Loan	up to 84 mos 85 to 120 mos	6.90% 7.90%	\$15000 max total; member pays all fees; 100% available equity
New Auto (108% financing)	60 mos. 66 mos. 72 mos	2.39% 2.59% 2.59%	Model year 2010 to new
Used Auto (NADA plus tax)	up to 48 mos up to 60 mos	2.19% 2.69%	Model yr 2006-2009 Model yr 2006-2009
	up to 36 mos up to 48 mos	5.95% 6.50%	Model yr 2004-2005 Model yr 2004-2005
Home Advantage/ Auto	up to 66 mos 67 to 72 mos	5.94% 6.94%	Passenger vehicles only New and up to 2 years old
	up to 60 mos up to 84 mos up to 120 mos	7.99% 8.99% 9.99%	Recreational vehicles New and up to 2 years old
New RV (108% financing)	up to 60 mos 61 to 84 mos 85 to 120 mos	3.49% 4.49% 5.49%	Campers, ATV's, motorcycles Cycles under \$10,000- 48 months Cycles over \$10,000- 72 months
Used RV (NADA plus tax)	up to 60 mos 61 to 84 mos	3.90% 4.90%	Campers, ATV's, motorcycles Cycles under \$10,000- 48 months Cycles over \$10,000- 60 months
Line of Credit Overdraft Protection	Open end	14.50%	\$5,000 max if joint checking, both sign LOC app.
Savings Secured	up to 120 mos	n/a	Current rate plus 4.00%
Certificate Secured	up to 120 mos	n/a	Current rate plus 4.00%
VISA Classic Credit Card	Revolving	12.90%	

Loan Type	Approx. Term	Variable Rate	Non-Variable Rate	Comments
VISA Platinum Credit Card	Revolving	7.25% - 17.25%	n/a	Variable rate based on credit worthiness
First Mortgage**	Up to 30 yrs	n/a	yes	Call for rates
Home Equity LOC***	15 yrs	Prime 80% LTV	2.49%	Fixed rate for 1 st 6 mos, variable rate thereafter. App. fee of \$199 refunded at closing
Home Equity LOC****	15 yrs	Prime +.50% 90% LTV	2.49%	
Home Equity LOC (Interest only)	15 yrs	Prime + 0%	2.49%	Fixed rate for 1 st 6 mos, variable rate thereafter of Prime +0%. App. fee of \$199 refunded at closing. Interest-only payments 1 st 10 years, repayment last 5 years.
Fixed Rate, Closed-End Home Equity	Up to 60 mos 61-120 mos 121-180 mos	n/a n/a n/a	3.74% 4.49% 4.99%	Some closing costs apply; up to 80% LTV.
Second/Vacation Home	30 yrs	n/a	yes	Call for rates

*Some loan rates are based on credit worthiness and relationship discounts.
** Home Owner loan products may offer tax advantages. Please consult a tax advisor.
*** Up to 80% of your home's equity. **** Up to 90% of your home's equity.
† APR = Annual Percentage Rate



SAVINGS ACCOUNT RATES • Offered as of March 31, 2013		
Account	APY*	Dividend Rate
Savings	.10%	.10%
Christmas & Vacation Clubs	.10%	.10%
Money Market Accounts (Minimum Balance \$2,500)	.30%	.30%
IRA Savings Account (IRA Savings Certificates also available)	.25%	.25%

Savings account rates are variable and may change every dividend period, as determined by the credit union board of directors. For current savings or savings certificate rates, minimum balances, term and fees, call (607) 724-5876. * = Annual Percentage Yield

Federally Insured by NCUA

MEMBER NOTICES

Need to submit insurance information for your loan? Do it online at MyLoanInsurance.com!

If you have been asked to provide evidence of insurance as required by your loan agreement, you can now submit the information online. Simply visit http://www.MyLoanInsurance.com or click the link on HorizonsFCU.com in the "Loans" section. The MyLoanInsurance homepage (pictured above) will ask for a Web ID and Ref ID, both of which can be found on your correspondence from State National. After entering those and choosing which type of loan, click "submit" and the web site takes care of the rest!

Credit Card Merchant Surcharges Still Illegal in New York but Some Other States Can Charge

As of January 27, 2013, merchants in the United States and U.S. Territories are permitted to impose a surcharge on consumers who use a credit card for purchases. **In New York state, however, retailers are still not allowed to impose a surcharge on credit card purchases.**

If retailers in other states do intend to impose a surcharge, they are required to notify customers in advance of an actual purchase and must disclose surcharge fees on receipts. Visit HorizonsFCU.com for a listing of states that will allow a surcharge and more information.

B-Mets Ticket Vouchers Available!

Members can purchase an undated discount ticket voucher for B-Mets home games at any Horizons FCU location. Vouchers cost \$7 and are good for any regular season home game, excluding July 3, 2013. Seats are based on availability. Exchange your voucher at the Box Office for a reserved grandstand ticket. For a Box Seat, present voucher along with \$1.00 at the Box Office. Stop into your nearest Horizons FCU location and get your discount voucher today!

ON THE HORIZON is published quarterly for members of Horizons Federal Credit Union.

CONTACT

Editor:
Anton Arnoldine, Marketing Coordinator
antona@horizonsfcu.com

Mail:
PO Box 1881
Binghamton, NY 13902-1881

Phone: (607) 724-5876 Fax: (607) 724-0613

E-mail: info@horizonsfcu.com

Web: www.HorizonsFCU.com

LOCATIONS & HOURS

Main Office:
120 Main Street
Binghamton, NY 13905
Mon. - Fri. 9:00 - 5:00 p.m.
Thurs. until 6:00 p.m.
Sat. 9:00 a.m. - 12:00 p.m.
Lobby ATM: 24 Hours
Drive-up: Open 8:30 a.m. Mon. - Fri.

Endicott Branch:
141 Washington Ave.
Endicott, NY 13760
Mon. - Wed. 8:30 a.m. - 4:00 p.m.
Thurs. - Fri. 8:30 a.m. - 5:30 p.m.

Vestal Branch:
Campus Plaza
3701 Vestal Parkway East
Vestal, NY 13850
Mon. - Wed. 9:00 a.m. - 4:00 p.m.
Thurs. - Fri. 9:00 a.m. - 5:30 p.m.
Drive-up:
8:30 a.m. - 5:00 p.m. Mon. - Wed.
8:30 a.m. - 5:30 p.m. Thurs. - Fri.

Lobby ATM: 24 Hours

Telephone Teller: (607) 771-6845

Board of Directors

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Supervisory Committee

Supervisory Committee

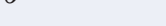
Supervisory Committee

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Read our newsletter online at www.HorizonsFCU.com

You Can Afford the Benefits of Home Energy Efficiency

You can cut your high energy bills, increase the comfort and safety of your home all while boosting the local economy and lowering your carbon footprint. Learn how to get the financial incentives available through the Green Jobs Green New York Program available through Broome County Cornell Cooperative Extension's Energy Leadership Program.

With one copy of your energy bills, you can quickly sign up at our office at 840 Upper Front Street, Binghamton, for a free comprehensive home energy assessment by a certified contractor worth \$500. This is the first step in getting the benefits of home energy improvements. Southern Tier residents who have improved their homes with measures such as insulation, air sealing and new heating systems have enjoyed average savings around \$900 through this program.

As more people upgrade their homes, the community economic and environmental benefits increase. By 'building out' home energy efficiency across the County, residents could reduce energy use by 35%, generating more than \$50 million in annual energy savings, creating nearly 1000 new jobs, and abating 411,100 tons of CO2 emissions annually.

If you would like to share the benefits of home energy efficiency, invite us to give a presentation at your workplace, community or civic organization, or place of worship. Our presentation ranges from 10-45 minutes, depending on your needs, and on-site sign up is made easy. The ELP has given more than 100 presentations featuring this program at across Broome County, including Horizons. A sample of those who have hosted us include BAE Systems, Binghamton (lunch) Rotary, the Broome County Council of Churches, Binghamton University Staff and Faculty, the Greater Binghamton Association of Realtors, and Lourdes Hospital.

The Energy Leadership Program is funded by generous grants obtained by the City of Binghamton from the Stewart W. and Willma C. Hoyt Foundation and the Local Sustainability Matching Fund, a project of the Funders' Network for Smart Growth and Livable Communities. To set up an appointment, set up a presentation, or to learn more, contact Adam Flint <asf87@cornell.edu> or Marley Urdanick <murdanick@gmail.com> at Cooperative Extension. The number there is 607-772-8953. You can viisit us on-line at <http://upgradeupstate.org/SouthernTier>, or like us on Facebook at <https://www.facebook.com/EnergyLeadershipProgram>.



Horizons FCU to Host Free Senior Safety Seminar

Horizons FCU will host a free Senior Safety seminar on Wednesday, May 22nd from 10am until noon at Action for Older Persons, located in Colonial Plaza, 32 West State Street, Binghamton. The two hour seminar is open to the public and will cover topics including identity protection and avoiding frauds and scams. Horizons FCU's Binghamton and Vestal locations were recently certified by Action for Older Persons as Elder Friendly. AOP trains volunteers to pose as mystery shoppers, who then evaluate businesses based on access to services, helpfulness, and member service.

WIN \$10.00!

We have printed two member numbers in this newsletter in bold type. If either number is yours, stop in to any Horizons location (Binghamton, Endicott, or Vestal) along with a form of Horizons member ID and we will deposit \$10 into your savings or checking account!

on the HORIZON
Outstanding Member Service Since 1937 SPRING 2013 Vol. IX • No. 2

Loan Rates as Low as **.99%^{APR}!**

Ready to do that home improvement project?
Thinking of buying a new or used car?

There is no better time than during our
5th Annual

MAY MAYHEM
LOAN SALE

May 2, 3 & 4
BINGHAMTON
May 2: 9am-6pm
May 3: 9am-5pm
May 4: 9am-12pm
VESTAL
May 2: 9am-5:30pm
May 3: 9am-5:30pm
May 4: 9am-12pm

Extended Hours

UNSECURED LOANS
Rates as low as **1.9%** APR for 12 months
Rates as low as **3.75%** APR for 48 months
Additional Terms Available! Call for Rates!

SECURED LOANS (New or Used Auto, RV)
Rates as low as **.99%** APR for 12 months
Rates as low as **2.19%** APR for 48 or 60 months
Additional Terms Available! Call for Rates!

APR = Annual Percentage Rate. VISA, Line of Credit, and Mortgage products excluded. New Money Loans ONLY. Must make application on 5/2, 5/3, or 5/4 ONLY. NO Pre-Qualifications. Rates based on credit worthiness and relationship discounts with Horizons FCU. Certain restrictions may apply. See a Member Service Specialist for more information.



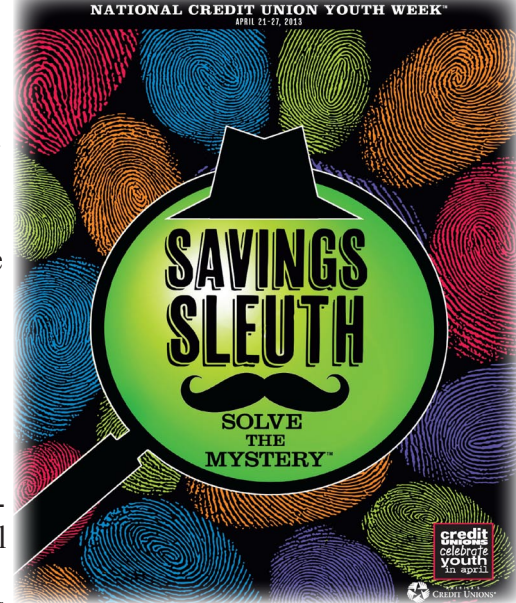
BE A SAVINGS SLEUTH DURING CREDIT UNION YOUTH WEEK

What kid wouldn't want to throw on a trench coat, dust off an old magnifying glass and slap on a play mustache to become a detective for a day? Children everywhere are intrigued by the thrill of mysteries and the detectives that solve them. Little do these kids know they also have the ability to tap into detective mode by investigating ways to save and becoming a credit union savings sleuth during the month of April at the credit union.

Introducing children to their inner savings sleuth will help lead them down the path of saving. Visit Horizons Federal Credit Union during the week of April 21-27 and help us celebrate National Credit Union Youth Week™. This year's theme, "Savings Sleuth, Solve the Mystery,™" shows youth and teens how Horizons Federal Credit Union can help them use their own instincts and credit union resources to meet financial goals.

Whatever young sleuths are saving for, we at Horizons Federal Credit Union can give them the clues they need to investigate ways to save. Through a series of activities, the young savings sleuths in your life will uncover the mystery of saving.

Bring your young savings sleuths into Horizons Federal Credit Union, and choose from the many "gadgets" we offer to unravel the mystery of saving.



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Save The Date

Horizons FCU Annual Meeting

April 24th, 2013 • 6:00pm

Relief Pitcher

197 Conklin Avenue, Binghamton

Please RSVP by April 16th by calling (607) 724-5876

What can you save using your RxSavingsPlus card?

Pharmacy Savings

- Save an average of 22%.
- Save on all commonly prescribed medications.
- Save at 9 out of 10 pharmacies.
- Save up to 50% when you order by mail.

Medical Savings

- Affordable.
- Accessible.
- Easy.

Want to save on prescription drugs? Now you can. Use your RxSavingsPlus drug discount card.

Operated by CVS Caremark. This is NOT Insurance. Discounts only available at participating pharmacies.

Print Your FREE Card Now at HorizonsFCU.RXSavingsPlus.com!

MEMBER NOTICES

Have You Tried Our New Click and Pay Bill Payer?

Why pay your bills the old fashioned way? Horizons' newly redesigned Click and Pay allows you to pay anyone, anytime, whether it's your cable bill or the babysitter!



With Click and Pay, you're able to:

- **Schedule** recurring or one-time-only payments and choose when the money is withdrawn from your account.
- **Pay multiple bills** from one screen.
- **Review** pending and past payments.
- **Avoid processing fees** that can arise from electronic payments.
- **Make payments to almost any payee in the U.S.** (Payments of alimony, child support, taxes, other governmental fees, or court-directed payments are not allowed.)

Getting started is easy! See a member service specialist or visit HorizonsFCU.com today!

Horizons Shredding Event

April 18, 2013 • 3:00pm - 6:00pm at 120 Main Street • Binghamton

Horizons FCU is holding a shredding event on April 18th from 3:00-6:00pm at our 120 Main St. location in Binghamton. Items can be dropped off in the parking lot behind our building. With Confidata's state-of-the-art mobile security shredding truck, all of your confidential documents can be securely destroyed on site. Please visit HorizonsFCU.com for a list of acceptable and unacceptable items.

HOLIDAY CLOSINGS

All Horizons locations will be closed on:

Monday, April 8 • Close at 2pm: Staff Training

Monday, May 27 • Memorial Day

View all 2013 Holiday closings at www.horizonsfcu.com

HORIZONS FEDERAL CREDIT UNION

Rev. 1-2011

FACTS

WHAT DOES HORIZONS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand Horizons Federal Credit Union's Privacy Policy.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Account transactions and checking account information
- Income and credit history

When you are no longer our member, we will not share your information except as required by law as described in this notice.

HOW?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Horizons Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Horizons Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to the credit bureaus	YES	No
For our marketing purposes — to offer our products and services to you	YES	No
For our joint marketing with other financial companies	YES	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions	Call 607-724-5876 or write to us at Horizons FCU • P.O. Box 1881 Binghamton, NY 13902	

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What we do

How does Horizons Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings.
How does Horizons Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ Open an account or deposit money■ Pay your bills or apply for a loan■ Use your credit or debit card We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes – information about your creditworthiness■ affiliates from using your information to market to you■ sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Horizons FCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Horizons FCU does not share with nonaffiliates so they can market to you, except for our joint marketing arrangement.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ Our joint marketing partner includes an insurance company