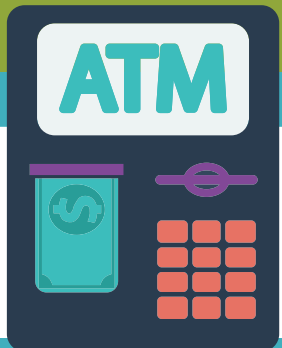




# Don't Forget Your SAVINGS ACCOUNT!

More than **50%** of adults would have to borrow money if they needed \$400 for an emergency. If you're one of them, consider these benefits of a savings account:



## ACCESSIBLE

Withdraw your money at a branch or ATM.



## INSURED

Up to \$250,000 insured by the NCUA against any loss.



## AUTOMATIC

Set up direct deposit to fund your savings.



## RISK-FREE

You'll never lose the money you deposit.



## FLEXIBLE

There is no penalty or time commitment before you can withdraw.

**DIVIDENDS**  
Get a reliable return on your savings.

## SAFE

Not automatically tied to your checking...no risk of accidentally spending it.



## CUSTOMIZED

Set up a savings plan for a house, vacation or education.



## CONNECTED

Check your balance and make deposits online or mobile.



## SECURE

Stop worrying about financial emergencies.

## PROTECTION

Set up optional Overdraft Protection Transfers as a safety net to cover you if you overspend or make a balancing mistake in your checking account.



**Horizon**  
Federal Credit Union