



# Embark on your financial journey with Horizon!

At Horizon, we know managing finances can be challenging, especially for teens and young adults just realizing financial independence. That's why we created Embark, a program designed to help teens and young adults navigate their financial journey.

Ready to Embark on your financial journey?



Give us a call at 570-326-3636



Visit us online at horizonfcu.org





Horizon offers a suite of products, services, and financial literacy resources designed to meet your financial needs and experience a brighter financial future.

## **Checking Accounts**

- No minimum balance.
- No monthly maintenance fees
- Three options available with benefits including high-yield interest, cash back on debit card purchases, or ATM fee refunds\*.

### Savings Accounts

- Low \$5 opening deposit.
- No monthly maintenance fees.
- Save for the future with attractive, tiered interest rates.
- Easy access to cash.
- Money market accounts and certificates also available.

#### Loans

- Student MasterCard offers no annual fee and low interest rates.
- Auto Loans offer low rates, flexible terms, and an easy application process.
- Credit Builder Loans are an easy way for individuals to build credit.
- Student Loans are available to finance your educational expenses.

#### Bank on Your Schedule with Convenient Services

- Make purchases worldwide with free VISA Debit Card, and link it to your digital wallet using Apple Pay, Google Pay, Samsung Pay, Garmin Pay, FitBit Pay, or Visa checkout.
- Access to over 35,000 surcharge-free ATMs.
- Perform transactions on your schedule with free Online Banking.
- Access your account from your smart phone with Mobile Banking, available on Apple and Android devices.
- Deposit checks without visiting a branch with free Mobile Deposit.
- Pay bills with free Bill Pay, available with Mobile or Online Banking.
- Manage, monitor, and safeguard your debit card with the Horizon My Control app.
- Protect your identity with Horizon Shield identity theft protection.
- Eliminate waste with monthly E-Statements.

Horizon's experienced professionals are ready to help you embark on your financial journey, find the best banking solutions that best meets your needs, from a financial institution you can trust!

Visit us online at horizonfcu.org, give us a call at 570-326-3636, or come speak to a Horizon Professional at one of our branches today to get started!

\*Terms, conditions, and qualifications apply.



