

# Why Join Horizon Bay Credit Union

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### 1. Community-Focused Values

- Horizon Bay CU reinvests earnings into local education, financial literacy, and public service initiatives.
- Annual member meetings give members voting rights and a voice in credit union leadership.

### 2. Lower Fees & Better Rates

- Interest rates: Auto loans as low as 4.29% APR; savings rates up to 3.50% APY.
- No overdraft fees on Basic Checking (opt-in required).
- Fee-free ATMs nationwide via Co-Op Network (30,000+ locations).

### 3. Financial Tools & Resources

- Weekly webinars: Budgeting, first-time homebuying, credit rebuilding.
- Free access to credit report and score monitoring via online portal.
- Personalized financial coaching sessions available upon request.

### 4. Member Perks

- Travel discounts via Love My Credit Union Rewards.
- Free TurboTax® access during tax season.
- Scholarship program: \$1,000-\$5,000 awards for students pursuing higher education.

### 5. Exclusive Member Support

- Each member assigned a support specialist for major financial milestones.

- 24/7 virtual assistant available via mobile app.
- Priority service hotline for Premium account holders.