

Horizon Online Banking

With our Internet banking service, Horizon Online, you and your business can easily access your balances, research transaction history, transfer funds, view check images, E-Statement access, and much more all from your home or office. For more information, during business hours please call any one of our full service offices, or you may visit us at www.horizoncommunitybank.com.

Merchant Services

From small start up home businesses, to large established companies, Horizon Community Bank offers affordable debit card or credit card payment acceptance solutions that suit your specific needs and budget. When your business needs to accept debit or credit cards, you can trust Horizon Community Bank.

Loan Services

Horizon Community Bank offers a variety of consumer, business, commercial, real estate, construction, SBA, and Farm Service loans at competitive rates.

Credit Cards

Horizon Community Bank's business and personal Visa® cards provide charge account privileges at more than one million retail outlets and professional locations throughout the world. In addition, you are able to obtain immediate cash advances at numerous locations nationwide.

Safe Deposit Boxes

Various Safe Deposit Box sizes are available at most locations. *A Safe Deposit Box provides protection for your valuables at a nominal cost. Prices vary according to size of the box.

**Available to customers with HCB accounts.*

BRANCH OFFICES

LAKE HAVASU CITY 225 N. Lake Havasu Ave
Lake Havasu City, AZ 86403
Phone: (928) 854-3000
Fax: (928) 854-3624

FORT MOHAVE 5858 Highway 95, Ste. 100
Fort Mohave, AZ 86426
Phone: (928) 788-9400
Fax: (928) 788-9401

PARKER 1017 California Ave
Parker, AZ 85344
Phone: (928) 669-2366
Fax: (928) 669-2434

MESA 3156 E. Baseline Rd
Mesa, AZ 85204
Phone: (480) 558-1220
Fax: (480) 558-1214

QUARTZSITE 225 Central Blvd
PO Box 4680
Quartzsite, AZ 85359
Phone: (928) 927-7660
Fax: (928) 927-7703

LOAN PRODUCTION OFFICES

MORTGAGE PROCESSING CENTER
Phone: (928) 854-4003

KINGMAN 4155 N. Stockton Hill Rd
Kingman, AZ 86409
Phone: (928) 681-0340

BILTMORE SBA REGIONAL OFFICE
6245 N. 24th Pkwy, Ste. 216
Phoenix, AZ 85016
Phone: (480) 497-8035

GOODYEAR 1650 N. Dysart Rd, Ste. 2
Goodyear, AZ 85395
Phone: (480) 558-1220

LAS VEGAS 170 S. Green Valley Pkwy,
Ste. 343
Henderson, NV 89012
Phone: (702) 318-7345



Horizon Community Bank
NMLS # 566129

www.horizoncommunitybank.com

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Building A Lasting Relationship

*Horizon Community Bank
has a full selection of products
and services designed for
businesses and individuals.*



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Building Lasting Relationships

Have you ever heard “a penny saved is a penny earned”? It is simple, yet sound financial advice. At Horizon Community Bank, our professionals offer that same type of financial guidance backed by years of experience and expertise provided by our management and staff.

Your financial success is our number one priority. Our goal is to build “lasting relationships” by providing you with the very best customer service and financial products.

Debit Card

Enjoy convenient access to your accounts 24 hours a day with your Horizon Community Bank debit card. We are members of the Plus System, MoneyPass and NYCE, which provide ATM service at locations worldwide, so you're never far from your money.

STAR Checking²

This is Horizon Community Bank's most popular personal checking account. This is a personal interest bearing account. You receive a high rate of return up to and including \$25,000 if you receive E-Statements, process 10 debit card transactions, and sign-in to online banking at least once during each statement cycle. If you do not meet all of these requirements, you will receive a lower rate of interest for that statement cycle. For balances exceeding \$25,000, they will be paid the higher rate for the first \$25,000 and the lower rate for the amounts above \$25,000. The minimum opening deposit is \$100.

Business Checking¹

Our ABC Checking Account offers a number of benefits tailored to fit both the employer and employee's banking needs. Some of these benefits include an earnings credit which is applied to reduce or eliminate fees on the account, no minimum balance requirements, Online Banking with QuickBooks and E-Statements, a business debit card (and apply for an overdraft protection line). A paper statement fee will be assessed as a separate fee unless you sign up for E-Statements and maintain an active email address with the Bank.

Good Neighbor Chex¹

This account is free from a monthly service charge and has no minimum daily balance. A wide selection of personalized checks are available. Once your personal checking account is opened, you can obtain a Horizon Community Bank debit card and apply for an overdraft protection line. The minimum opening deposit is \$100.

Senior Class Checking¹

For those age 50 or over, the Senior account earns interest² compounded and paid monthly and offers unlimited check writing. Additionally, the following services are provided at no charge: basic blue checks.

Once your Senior Class checking account is opened, you can obtain a Horizon Community Bank Debit Card and apply for an overdraft protection line. Monthly statements are delivered electronically via E-Statements. Paper statements are available upon request for a fee. The minimum opening deposit is \$100.

Personal and Business NOW Accounts¹

NOW Checking Accounts earn interest compounded and paid monthly and rates are flexible depending upon the balance of your account. Our Business NOW Account is available to sole proprietors, non-profit organizations, government agencies and IOLTA. The minimum opening deposit is \$100.

Money Market Accounts²

This Account is an interest² bearing account. Interest will be compounded monthly and will be credited to the account monthly. Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per statement cycle with no more than three by check or similar order to third parties.

Overdraft Protection Line

After you've selected a checking account to fit your needs, save yourself from accidental checking overdrafts with overdraft protection. We have a line of credit that can be linked to your checking account (subject to credit approval), so you have the extra funds you need, when you need them.

IRA Accounts

Our Individual Retirement Account (IRA) plan is a personal tax shelter in which, depending on your specific situation, tax deductible funds may be set-aside for retirement. IRA funds earn interest at either a fixed or variable rate, depending upon the type of investment option selected. There may be penalties for premature distribution from the IRS, and IRA Time Deposits may be subject to penalties for early withdrawal. The minimum opening deposit is \$1,000.

Statement Savings Account

We pay competitive interest rates on all balances. Six withdrawals per month may be made without charge. Maintenance fees are waived if you maintain a minimum daily balance of \$300.

Time Certificates of Deposit

Our Time Certificates of Deposits are an excellent way to build wealth with minimum opening balances of \$1,000 and maturities ranging from seven days to five years. Ask for our current rates and terms available. Time deposits may be subject to substantial penalties for early withdrawal.

Direct Deposit Services

If you receive a Federal recurring payment or a payroll check, we can arrange for the safe deposit of your payment by directly depositing to your checking or savings account

¹Other fees and charges may be applicable.

²Annual percentage yield, current interest rates and balance levels are available at Horizon Community Bank.



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