



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

JANUARY 2023 E-NEWSLETTER

## Ring in the New Year with our Certificate Special



For a limited time only, take advantage of our special  
12-Month Certificate Account Rate for both regular  
Certificates and Jumbo Certificates.

12-Month Regular Certificate at 1.26% APY\*

12-Month Jumbo Certificate at 1.51% APY\*

[Learn More](#)

Loan News

## Refi Your Ride is BACK!

Refi your ride... whatever it may be!  
For a limited-time only, take up to **2% APR\***  
**OFF** your current vehicle loan rate from  
another financial institution.\*



[\\*Loan  
Details](#)

## Debt Consolidation Re-Solutions for the New Year

Start the New Year off right! Consolidate debt  
with a **Personal Loan** with rates as low  
as **7.49% APR\*** for up to 36 months, a **Home  
Equity Loan** , or our **Fixed-Rate Visa® Credit  
Card** with **NO** annual fee and **NO** balance  
transfer fee.



[\\*Loan  
Details](#)

[Home Equity Loan  
Details](#)

[Credit Card  
Details](#)

## Accounts & Services to Know About

### Open a Christmas Club Account Today

Make saving for Christmas easier with our Christmas Club account. You can never start saving too early! Open a Christmas Club account and make deposits as often as you wish. Then, watch your deposits grow on this dividend-bearing account.\* The first week in November, you will receive a deposit into your primary account for the balance held in your Christmas Club account so you can get your holiday shopping underway.

[\\*Christmas Club Account  
Details](#)

**Individual Retirement Accounts May Help Defer Taxes\***

An Individual Retirement Account (IRA) offers members a higher yield option over our regular Savings Accounts with the goal of savings for your future retirement. IRAs may also offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings depending on your tax situation.\* These are options to explore as tax season begins.

New Horizons Credit Union offers several IRA investment options to choose from and each is federally insured up to \$250,000 per member (separate from your other New Horizons Credit Union accounts) by the NCUA. This makes IRAs a safe investment alternative for your peace of mind. Make an appointment at any NHCU branch to inquire more or to open an IRA.

\*Additional account details may apply. Allowed contributions, income limitations, distribution, and deadlines may vary. Always contact your tax adviser for information and to see if you qualify for any IRA tax savings. Please view IRS Publication 590 for more information about income limitations at [www.irs.gov](http://www.irs.gov) (<http://www.irs.gov>) or see your tax adviser. For more information on our IRAs, visit one of our branches, speak to an NHCU Representative at (251) 316-3240, or click the button below for details.

\*IRA  
Details

## FREE Financial Success Webinar - January 11th



This FREE webinar will provide guidance in handling day-to-day personal finances and avoid challenges many of us experience with our spending, saving, and debt despite even the best intentions.

Learn more by joining the webinar on **Wednesday, January 11 at 2:00 p.m.**  
Register today through the button below.

If you miss the webinar or can't make the scheduled time, there are other identity protection and debt management resources available at our [GreenPath Financial Wellness](#) link.

Register  
Now

## Community News

Horizons Helping Hands 2023 Charities

New Horizons Credit Union believes in giving back to the community and embracing the credit union industry philosophy of "People Helping People." For this reason, we have named our community efforts - Horizons Helping Hands. New Horizons continues to assist through sponsorships, donations, and volunteerism!



In 2023, our employees voted to commit our fundraising efforts to support the Ronald McDonald House, Penelope House, and local animal shelters.

To request support for your organization, fill out our sponsor and donation request form available on our Community Involvement website page.

## New Wave Savers: It's Report Card Time!

Don't forget to submit your child's A/B report card at your nearest branch or via email to [marketing@newhcu.org](mailto:marketing@newhcu.org). This will enter the New Wave Saver into a drawing to win an NHCU backpack and \$50!\* Report cards are due January 15th.



\*New Wave Good Grades

## Children's Miracle Network Paper Balloon Collection

Through the help of our members, with the Children's Miracle Network paper balloon pin-ups, and our Horizons Helping Hands Charity Jeans Day dollars, we raised \$600 for Children's Miracle Network Hospitals! We were also proud sponsors of the University of South Alabama Dance Marathon earlier this year, which helped raise money for Children's Miracle Network as well.

The Children's Miracle Network relies on community donations to help cover the costs of children's medical bills throughout the United States, as insurance doesn't always cover the costs. Thank you to everyone who donated!



# Important Notices & Reminders

## Debit Cardholder Notices

Due to the increase in demand of production of plastic cards across the country, all Debit Card orders and card production schedules are experiencing increased delays. This is beyond our control. We encourage members who have recently ordered new or replacement Debit Cards to utilize our free Bill Pay Service, set up Automated Account Payments, or utilize our free Checking Account options. We apologize for any inconvenience this may cause.

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**Important Notice:** For security purposes, we have updated our Electronic Funds Transfer Agreement and Disclosure to reserve the right to impose debit card daily transaction limits.

Additional security features to remember:

- Register for card activity alert notifications
  - Watch out for phishing scams
  - Do not share your PIN
  - Sign the back of your debit card
  - Only shop online through trusted merchants
  - Do not let others use your debit card
  - Monitor your checking account statements
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## Holiday Closing

We will be closed Monday, January 16th in observance of Martin Luther King Jr. Day. Our ATMs, Online Banking, and Mobile App will still be available.

[ATM Locations](#)

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## Annual Meeting Notice

All members are invited to attend New Horizons Credit Union's annual membership meeting to learn more about your Credit Union, provide feedback, and elect the Board of Directors and Supervisory Committee members. The Annual Meeting is scheduled for Thursday, April 27, 2023, at 6 p.m. to be held virtually via Office 365 Teams streamed from the New Horizons Credit Union Corporate Office at 622 Azalea Rd., Mobile, AL.

Members may log in to the Teams meeting via a link provided on our website at [NewHCU.org/annual-meeting](https://NewHCU.org/annual-meeting). Members may also call in to the Teams meeting at +1 (972) 301-8576 and entering the Phone Conference ID: 545 564 737#.

More instructions and information are available at the link below.

**\*Annual Meeting  
Information**

## Tax Filing & IRA Reminder

If you earned over \$10 in dividends in 2022, a 1099 Tax Form will be mailed by 1/31/23. However, you can use your end-of-year account statement for tax filing purposes. Members with Individual Retirement Accounts (IRAs), your IRA Balance as of 12/31/22 is its fair market value.

	<b>Tax Solutions for Members</b> <b>Save Now</b>	
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## New Year Fraud Awareness

The United States Postal Service is warning consumers about increased mail fraud. They are advising everyone to stay vigilant when sending and receiving personal information through the mail.

- Keep an eye on your accounts for potential fraud - review your statements right away and monitor charges through Online Banking.
- Sign up for electronic financial statements (e-Statements) over mailed paper statements to receive account information faster.
- Deposit mail in collection boxes close to the indicated pickup time
- If you leave outgoing mail in your mailbox, don't put up the flag.
- Try not to leave mail in your mailbox for an extended time.
- Sign up for Informed Delivery. It's free and USPS will email you images of everything that will be delivered.
- When making out a check, write out the amount so the words fill out the line and make sure the numeric amount fills the space.

Note: If you ever feel you have been a victim of fraud or identity theft, please contact NHCUC at (251) 316-3240 or [identitytheft.gov](https://www.fbi.gov/identitytheft.gov).

## About #NewHCU

Established in 1950, New Horizons Credit Union is a not-for-profit financial cooperative, governed by a member-elected, volunteer Board of Directors and is the largest locally based Credit Union in Mobile, AL serving members worldwide through a variety of electronic services. New Horizons Credit Union is federally insured by the NCUA and is an Equal Housing Lender offering *solutions for the real world*. For details on services and membership, call (251) 316-3240 or visit [NewHCU.org](http://NewHCU.org).

Learn More About  
NHCU



\*New Horizons Credit Union is federally insured by the NCUA. New Horizons is an Equal Housing Lender. All loans are subject to credit approval. Contact New Horizons Credit Union for details on all of our loans, membership, products, and services by calling 251-316-3240 or visiting [NewHCU.org](http://NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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