



NEW HORIZONS CREDIT UNION

Solutions for the Real World

MARCH 2024 E-NEWSLETTER

Earn More With Ultimate Dividend Checking



With an Ultimate Dividend Checking Account, you have the opportunity to earn a competitive dividend rate of **5.25% APY*** by performing tasks that you may already do!

[*Ultimate Checking Account
Details](#)

Accounts & Services to Know About

Individual Retirement Accounts May Help Defer Taxes



An Individual Retirement Account (IRA) offers a safe and insured way to save for the long-term while you earn a higher dividend rate than a regular Savings Account. New Horizons Credit Union offers several IRA options to choose from.

Plus, with the tax filing deadline approaching, there is still time to look into our IRAs to possibly defer taxes - each person's tax situation is different, so always ask your tax advisor first.*

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](#) 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/>) 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.

[*Individual Retirement Account
Details](#)

2024 Scholarship Application Deadline is April 1st



If your child is an NHCU New Wave Savers Youth Account holder, and is graduating high school this spring, he or she should apply for our scholarship program! We award five \$1,000 scholarships to deserving students who are members of our Credit Union and who go above and beyond in their school or community. If your child is not a member, now's the time to open your child an account. The Scholarship Application deadline is **April 1st**.

[New Wave Savers & Scholarship Program
Details](#)

Steps To Financial Freedom – FREE Webinar



Join GreenPath Financial Wellness to talk about setting and reaching financial goals. GreenPath will also talk about how you can learn what your money personality is so you may take steps to improve your budget.

Learn more by joining the webinar **Wednesday, March 27 at 1:00 p.m.** –register today through the button below. If you miss the webinar or can't make the scheduled time, there are more debt management and financial resources available at our [GreenPath Financial Wellness](#) link.

Register Today

Loan News

Have REAL Water Fun This Summer!

Start enjoying the water by taking advantage of our affordable Boat Loan rates that start as low as 4.75% APR* for up to 66 months.

Plus, the option of
NO PAYMENT for 90 days!**



**Boat Loan
Details

Home Equity Solutions for your *Real* Dreams

Your home's equity could offer the fix you need for repairs, add-ons, that dream vacation, and much more!

Use the equity in your home to secure a lump sum, fixed-rate Home Equity Loan.



Home Equity Loan
Details

Refi Your Ride... Whatever It May Be!

Enjoy up to 2% APR* OFF your current loan rate from another financial institution.**

This program includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & enclosed trailers.



Make an [appointment](#) at an NHCU branch or apply online today.

[**Refi Your Ride Details](#)

Community News

United Cerebral Palsy Electronics Recycling



New Horizons Credit Union donated used computer equipment to United Cerebral Palsy through their recycling program, which generates funds for the organization. The NHCU Information Technology Team organized and assisted with this community outreach donation.

2024 Horizons Helping Hands Tab Top Collection



Each branch is collecting tab tops through October in support of one of our [Horizons Helping Hands](#) charities, The Ronald McDonald House Charities of Mobile. Be sure to collect tabs from soda cans, cat/dog food, canned goods, etc. and drop them off at your nearest branch!

2024 Mobile Boat Show

New Horizons Credit Union was thrilled to attend the 2024 Mobile Boat Show! We enjoyed speaking to members of the community about our affordable boat loan rates and the variety of



Important Notices & Reminders

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 25, 2024, at 6 p.m.** and will be held at the Volunteers of America (VOA) Southeast office at 1204 Hillcrest Road, Mobile, AL 36695 in their special events building.

More information is available at the link below.

[Annual Meeting
Details](#)

March Fraud Tips

Tax-related identity theft occurs when someone uses your stolen personal information to file a tax return claiming a fraudulent refund.

You may not know you're a victim of identity theft until you're notified by the IRS of a possible issue with your return. Be alert to possible tax-related identity theft:

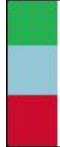
- You get a letter from the IRS inquiring about a suspicious tax return that you did not file.
- You can't e-file your tax return because of a duplicate SSN.
- You get a tax transcript in the mail that you did not request.
- You get an IRS notice that an online account has been created in your name.
- You get an IRS notice that your existing online account has been

accessed or disabled when you took no action.

- You get an IRS notice that you owe additional tax or refund offset, or that you have had collection actions taken against you for a year you did not file a tax return.
- IRS records indicate you received wages or other income from an employer you didn't work for.
- You've been assigned an Employer Identification Number, but you did not request an EIN.

If you suspect you are a victim of tax-related identity theft or want to learn how to protect your identity this tax season, [click here](#).

Please Note: NHCU has a system that monitors members' accounts for possible fraud. You may be contacted if fraud is suspected, but NHCU will never ask for personal information such as online credentials, your entire card number, account number, or social security number via email, voice, or text messaging.



FILE SMART. SAVE BIG.

Get Discount



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.

[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. APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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Please do not reply to this email, it is not monitored. If you require assistance, please contact the Credit Union directly at 251-316-3240 or visit the nearest NHCU branch during normal business hours.

New Horizons Credit Union | PO Box 2966, Mobile, AL 36652

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