



NEW HORIZONS CREDIT UNION

Solutions for the Real World

MARCH 2023 E-NEWSLETTER

Have *REAL* Water Fun This Summer!



Take advantage of our affordable Boat Loan rates that start as low as 4.75% APR* for up to 66 months with the option of *no payment for 90 days!***

*Boat Loan & Refi
Details

Stop by our booth at the Mobile Boat Show at the Mobile Convention Center March 3-5 to speak to a Loan Specialist about our Boat Loans and Refi Your Ride special!



Where: Mobile Convention Center

When: March 3 - 5, 2023

- Friday: 12 p.m. - 8 p.m.
- Saturday: 10 a.m. - 8 p.m.
- Sunday: 10 a.m. - 5 p.m.

Visit gulfoastshows.com/mobile-boat-show/ for Mobile Boat Show information.

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.*

This includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers.



[*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](#)

Accounts & Services to Know About

2023 Scholarship Application Deadline is April 1, 2023

If your child is an NHCUC New Wave Savers Youth Account holder,



and is graduating high school in May, 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 them an account. Our Scholarship Application deadline is April 1! Click below to learn more about our New Wave Savers Youth Accounts.

New Wave Savers Youth Account

Need Helpful Homebuying & Ownership Guidance? Join a Free Webinar March 8th



New Horizons partners with GreenPath Financial Wellness to offer members free financial resources.

Join the upcoming **FREE** GreenPath webinar to learn how to navigate the homeownership journey. Whether you are considering purchasing your first home or already own your home, GreenPath is there to offer guidance.

Learn more by joining the webinar on **Wednesday, March 8 at 2:00 p.m.** Register today through the button below.

If you miss the webinar or can't make the scheduled time, GreenPath will record this webinar and send a link of the recording to all registrants after. Other resources are available for free at [GreenPath Financial Wellness](#).

Register Today

Opportunity to Possibly Defer Taxes with an Individual Retirement Account (IRA)*

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 CU offers several IRA options to choose from. Also, with the tax filing deadline, April 18th, quickly 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.

*Individual Retirement
Accounts

Southern Capital's Investment Services



Every member is unique and has their own definition of financial independence and their comfort zone for investments. Your Credit Union offers Certificate Accounts, Individual Retirement Accounts, and Money Market Accounts that are fully insured by the National Credit Union

Administration. These accounts offer a safe way to invest for the long-term.

New Horizons Credit Union understands that we also have members who want to earn a higher yield on their money and are willing to take on some risk. For these members, we have partnered with Southern Capital Services, Inc. that brings both experience and integrity. They can customize an approach to help you plan and grow your assets.

Southern Capital Services
Details

Community News

Electronics Recycling



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

Mobile Chocolate Festival

We are proud sponsors of the [Mobile Chocolate Festival](#) benefiting the Penelope House which offers free resources and safe haven to victims of domestic

violence. Come out to enjoy some chocolate and stop by our booth to speak to our team members!



What: Chocolate vendors with samples, cupcake decorating, food trucks, and more!

When: Saturday, March 18th, 10 a.m. - 3 p.m.

Where: The Grounds - 1035 Cody Rd, Mobile, AL, 36608

Ronald McDonald House Tab Top Collection



Each NHCU branch is collecting tab tops in support of one of our Horizons Helping Hands charities, The Ronald McDonald House, which offers free stay for families with hospitalized children. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc., and drop them off at your nearest branch!

Important Notices & Reminders

Visit Our New Rangeline Branch Today!

This branch offers state-of-the-art technology, a touch screen information area, and two member service offices to assist with account and lending needs.

Monday-Friday: 9 a.m. - 5 p.m.
5000 Rangeline Crossing Drive Ste C
Mobile, AL 36619



Our Future McFarland Branch - Breaks Ground

Construction has begun for our McFarland Branch – near the intersection of McFarland and Cottage Hill! This branch will feature a 3-lane drive-thru with a 4th lane for a drive-up ATM and state of the art technology. The design will feature our coastal colors to bring our NHCU brand to life. Progress pictures will be shared on our social media, website, and in our monthly e-newsletters.

Stay tuned!



Annual Meeting of the Membership 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. and will 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. Members may also call in to the Teams meeting at +1 (972) 301-8576 and enter the Phone Conference ID: 545 564 737#.

*More instructions and information are available by clicking the link below.

[*Annual Meeting Information](#)



Tax Solutions for Members

[Save Now](#)



March Fraud Tips

Scammers are constantly finding new ways to steal your money. Knowledge is a powerful defense against fraud, and we want to make you aware of the security measures you can take to keep your money safe.

- Make sure your contact information is up to date so we can contact you in the event we see suspicious activity on your account. You can manage your contact information through Online Banking.
- Create strong passwords and enable biometrics (facial recognition or fingerprint sign-on) for a solid defense against hackers.
- Shred important papers like statements and credit card offers before

throwing them away.

- Before using an ATM or entering your PIN, look around for unusual items around the machine and shield the PIN pad.
- Keep your devices up to date with the latest browsers and operating systems.
- Remember, NHCU has a system that monitors accounts for 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.

Note: If you ever feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](https://www.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](https://www.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](https://www.NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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