



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## AUGUST 2024 E-NEWSLETTER

# Boost Your Savings with a Certificate Account!



Save for college, vacation, retirement, and more safely with a fully insured 6-month Certificate at 4.50% APY\* or 12-month Certificate at 4.25% APY\* with as little as \$500.

Other rates and terms available. Click below for details.

[\\*Certificate Account Details](#)

# Community News

## Penelope House Urgent Items Drive

As a part of our Horizons Helping Hands Program, branches collected urgently needed items for the Penelope House. We were thrilled to donate those items to the Penelope House along with a check for them to buy more supplies for the women and children staying at the shelter.



## #ILoveMyCreditUnion Day

On July 26th, we celebrated I Love MY Credit Union Day in our branches with snacks and fun activities. Thank you to all our members who came out to celebrate I Love My Credit Union Day with us.



## 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!

# Accounts & Services to Know About

## Travel Safe with our Debit & Credit Card Alerts



Did you know New Horizons Credit Union offers debit and credit card alerts to NHCU debit and credit cardholders? It's true!

**Setting Up Debit Card Alerts:** Once you are enrolled in Online Banking, log in to your Online Banking, go to your Dashboard, and find the Alerts Main section. From there, you can set up which alerts you would like to receive and how you would like to receive them. Debit card alerts can also be set up through the link on our Debit Cards page or by clicking here.

**Setting Up Credit Card Alerts:** Visit our website's Credit Cards page and follow the link in the "Set Up Free Credit Card Alert Notifications" section or click here.

## FREE Webinar - How To Manage Debt



Paying off debt can feel overwhelming, and can be challenging to navigate all the options available. Join GreenPath Financial Wellness for a workshop to discuss a variety of payoff options, identify key differences, and weigh the pros and cons of each.

Register for this FREE webinar below and tune in on **Wednesday, August 14 at 1 p.m.**

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](#)

## Loan News

### Personal Loans for Vacation, Back-To-School, & More!

For all of your back-to-school or vacation needs,



we have a *solution* for you! Our affordable Personal Loan rates start as low as **10.99% APR\*** for up to 36 months.

Enjoy the option of *no payment for 90 days!*



[\\*Personal Loan  
Details](#)

## Refi Your Ride... Whatever It May Be!

Enjoy up to **2% APR\* OFF** your current vehicle loan rate from another financial institution.\*\* This refinance program is designed as a *solution* for you to save while enjoying your vehicle even more.

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](#)

## Reel in a Great Rate!

Start enjoying the water by taking advantage of our affordable Boat Loan rates that start as low as **5.49% APR\*** for up to 66 months.

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



[\\*\\*Boat Loan  
Details](#)

# Important Notices & Reminders

## Holiday Closings

In observance of Labor Day, all NHCU branches will be closed **Monday, September 2nd**. Branch ATMs and Online Banking will remain available during this time. If you don't have our debit card, inquire today so you may have access to over 55,000 surcharge free [Allpoint® ATMs](#) nationwide as you travel.

## Stay Prepared for Hurricane Season

Hurricane season is upon us. Your Credit Union will monitor conditions and post branch operation updates on our website and social media should severe weather be expected in our area.

Click below to view our online Emergency Preparedness Guide with resources you can use to prepare in advance.



*Plus, we can now text members important Credit Union updates. Sign up to receive text alerts about sudden branch closures/disruptions, weather updates, Online & Mobile Banking updates, and more! To opt in, text "NEWHCU" to 1-866-259-7811 or use your phone to scan this code on your desktop.\**

\*Message and data rates may apply; please contact your wireless provider if you have questions about your text plan or data plan.

Emergency Preparedness  
Guide

## Contact Information Verification

It is important that you periodically contact your Credit Union to ensure we have the most recent contact information for you and your family members.

This includes mailing addresses, home vs. cell phone numbers, and email addresses. Please call us at 251-316-3240 to confirm your current phone number and email address should we have to notify you of potential fraud or important account notices.

## August Fraud Tips

Email scams are becoming increasingly sophisticated, so don't rely on your spam filter to catch every trick. The following tips will help you to

recognize scam emails and delete them before they result in identity theft or financial loss.

- **Recognize common tactics.** A sense of urgency or promise of a reward.
- **Take a closer look at the sender and recipients.** The email address is unrecognizable and inconsistent with website URL.
- **Be alert to poorly written emails.** Incorrect capitalization, grammatical errors, poor spelling, and strange sounding phrases.
- **Double check hyperlinks before you click on them.** If there is unusual emphasis on a particular link, hover over a link before clicking to see if it looks suspicious.
- **Be wary of attachments.** Be wary of unexpected attachments, even if they are sent by a friend.

These scam tips were provided by the Better Business Bureau. [Click here to learn more about how to recognize email scam.](#)

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.



Love My Credit Union® rewards

Get Rewards



## 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. 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.**

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