



NEW HORIZONS CREDIT UNION

Solutions for the Real World

NOVEMBER 2023 E-NEWSLETTER

Cottage Hill Branch – NOW OPEN



Our Cottage Hill Branch has officially opened its doors to serve our members!

9154 Cottage Hill Rd

Mobile, AL 36695

(at the McFarland Road intersection)

Lobby Hours: Monday - Friday: 9 a.m. - 5 p.m.

**Drive-Thru Hours: Monday - Thursday: 9 a.m. - 5 p.m. &
Friday: 9 a.m. - 6 p.m.**

24/7 Drive-Up Deposit Capable ATM

This branch features a touch screen information area, three lane drive-thru service with a drive-up deposit capable ATM, and our coastal colors to bring our brand to life.

GRAND OPENING EVENT

On **Wednesday, November 15th**, from **9 a.m. - 11 a.m.** join us in celebration of our Grand Opening and participate in the festivities! Then, throughout November, visit the Cottage Hill Branch for other fun surprises (while supplies last).

[*Gift Card Drawing Details](#)

Accounts & Services to Know About

Anytime Skip-A-Pay

Our Anytime Skip-a-Pay* service allows you the flexibility to react to situations where you could use a bit more cash for emergencies, vacation, back-to-school costs, holiday shopping, or other times when you have higher-than-normal expenses.

Sometimes skipping just one loan payment can offer the relief you need - and we offer a way to do that which won't affect your credit.

[*Skip-A-Pay
Details](#)

EARN MORE with an Ultimate Checking Account



NHCU offers checking account *solutions* to fit your needs and lifestyle. Enjoy Basic Checking OR choose from one of our **Ultimate Checking Accounts*** to earn ca\$h back or a higher dividend rate by performing tasks that you may already do.

[*Ultimate Checking Account
Details](#)

November is Military Family Appreciation Month & Your Credit Union offers Horizons Heroes Accounts

New Horizons Credit Union wants to remind our members about our Horizons Heroes Account. This account offers a variety of perks to active military, first responders, and current educators*.

Horizons Heroes account holders receive .25% APR* discount on Consumer & Personal Loans**, .25% APY* increase on our Certificate Account Rates**, Free Notary Services, and access to our 24/7 Electronic Services.

****Horizons Heroes Account
Details**

Christmas Club Accounts to Pay Out in November



If you have a Christmas Club Account, during 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! Then, don't forget to start it up again after the holidays! A deposit of any amount will reactivate your Christmas Club Account. To learn more about our Christmas Club Account, click [here](#).

Community News

International Credit Union Day and Member Appreciation Day Festivities

New Horizons Credit Union is grateful for the opportunity to serve our members and our community! Our Member Appreciation Day activities included branch drawings for a \$100 Visa® Gift Card. *Congratulations to all our winners!*





NHCU Earns the 2023 Dora Maxwell Award

New Horizons Credit Union is honored to, once again, have received the Dora Maxwell Award from the League of Southeastern Credit Unions for exhibiting excellence in social responsibility in our community! We are very appreciative to have been recognized, and we are eager to continue serving our community.



Secure Your ID Shred Day

New Horizons Credit Union was a proud sponsor and participant of the Better Business Bureau & Eastern Shore Chamber's *Secure Your ID* event - free shred day. Over 280 cars stopped by to shred their important documents to keep their information safe. Keep an eye out for more Shred Day events in 2024!



America Saves: Designation of Savings Excellence Award

NHCU proudly accepted the America Saves Designation of Savings Excellence for our efforts to encourage our members to save! We highlighted our GreenPath Financial Wellness resources, FREE Checking Account, and



Savings Accounts to motivate members to reach their financial milestones.

Loan News

Refi Your Ride... Whatever It May Be!

Through the end of the year, 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](#)

Personal Loans for Holiday Expenses

For holiday shopping, travel, and more, enjoy Holiday Personal Loan rates starting as low as 9.99% APR* for up to 36 months.

Plus, the option of NO PAYMENT for 90 Days!



[*Personal Loan
Details](#)

Important Notices & Reminders

Holiday Closing

All branches will be closed **November 23rd & 24th** in observance of the Thanksgiving holiday. NHCU's 24/7 ATMs and Online & Mobile Banking will be available for use.

Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position by obtaining a BoD/Supervisory Committee Application Packet from the NHCU Corporate Office at 622 Azalea Rd., Mobile, AL 36609. Mail completed packet to **Nominating Committee Chair; NHCU, P.O. Box 2966, Mobile, AL 36652**. Packets must be received by Monday, November 14, 2023.

November Fraud Tips

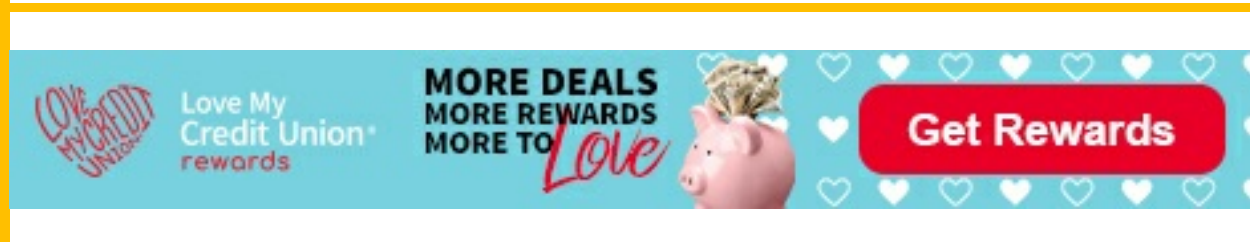
Here are some things you can do to increase your security and help protect yourself against fraud during the holiday season.

- 1. Practice Caution Shopping Online.** Online shopping scams were the riskiest type of scam in 2022. Not only are these scams the most common, but they're the most likely to lead to financial loss for victims.
 - *Beware of online marketplaces.*
 - *Use traceable payment methods.*
 - *Look out for "too good to be true" deals.*
- 2. Safeguard Passwords.** Take time to consider your account security before the holidays to minimize the possibility that your accounts will be compromised. Use these best practices for keeping your accounts secure:
 - *Use a unique password for all your accounts.*
 - *Turn on multifactor authentication.*
- 3. Check for Skimming Devices.** If you're shopping in stores, *check for card-skimming devices that may be attached to an ATM or card reader.* In this type of fraud, a scammer attaches a device called a skimmer to a card reader. Unbeknownst to you, the device copies your card's information so it can be used or sold later.
- 4. Don't Shop on Public Wi-Fi.** It can be tempting, but public Wi-Fi networks may not be secure. A VPN might keep some of your information secure, but it's still best to *avoid logging in to your accounts or making a purchase when you're using a public network.*

5. **Ignore Get-Rich-From-Home Job Ads.** Seems easy, and the extra money could certainly help during the holidays—except, *you may be inadvertently participating in a criminal enterprise.* You may be asked to act as a money mule or reshipping mule by moving money between various accounts.

6. **Verify Requests for Donations.** Scammers often send emails or make phone calls posing as representatives and use spoofing technology to make it look like the email or call is coming from a real charity. *Check an organization's website to find a legitimate method to donate.*

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or identitytheft.gov.



Love My Credit Union* rewards

MORE DEALS
MORE REWARDS
MORE TO Love

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.

[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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