



NEW HORIZONS CREDIT UNION

Solutions for the Real World

SEPTEMBER 2024 E-NEWSLETTER

NHCU Credit Cards & CU Giveback Sweepstakes!



New Horizons Credit Union offers a credit card program designed to help our members save with an *affordable fixed interest rate, no balance transfer fees, no annual fees, and the ability to earn reward points for qualifying purchases.*

Plus, simply use your NHCU Visa® Credit Card a minimum of four times per week to be automatically entered into the



Credit Union Give Back Sweepstakes for your chance to win \$5,000!* [Click here](#) for sweepstake details.

Credit Card Details

Accounts & Services to Know About

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](#)

NHCU Partners with the BBB for a *Secure Your ID - FREE Shred Day!*

New Horizons Credit Union is partnering up with the Better Business Bureau to offer another free shred day! Have your sensitive documents securely shredded from the convenience of your car.



When: Friday, October 11, 9:00 a.m. - 12:00 p.m. (or until the shred truck is full)

Where: Tractor Supply Company on Highway 98 (851 US-98, Daphne, AL 36526)

What: Paper documents only. Two boxes/50-pound limit. No plastic bags, binder clips, CDs, or anything non-paper.

*Look for announcements this Spring for a Shred Day in Mobile.

Good Grades Drawing Winners

Congratulations to our Good Grades winners, Karis and Raegan! Thank you to everyone who entered our Good Grades drawing this summer.



We encourage all our New Wave Savers to maintain their excellent grades so they can submit their report cards again in January for their chance to win the \$50 and backpack!

[New Wave Savers Account
Details](#)

Earn Up to 3.25% APY* with *Ultimate Dividend Checking*



New Horizons Credit Union offers checking account solutions to fit your needs and lifestyle.

With an Ultimate Checking Account, you have the opportunity to earn a competitive dividend rate of up to 3.25% APY* or cashback* by performing tasks that you may already do!

[*Checking Account
Details](#)

FREE Webinar - Preparing for the Holidays



Join GreenPath Financial Wellness to prepare your holiday spending and be ready to approach the season with confidence. This webinar will explain steps to financially prepare for the holidays, explore ways you can leverage discounts and rewards, and help reduce financial stress around the holidays.

Register for this FREE webinar and tune in on **Wednesday, September 25 at 12 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

Community News

Food Drive *College Football Style*

Stop by your nearest NHCU branch through **September 30th** to drop off your unexpired and non-perishable food items in support of our [Horizons Helping Hands](#) charity, Feeding the Gulf Coast. *Please do not donate glass items.*

The football team with the most donations from their respective list will gain bragging rights!

 <ul style="list-style-type: none">• Pasta• Canned Vegetables• Applesauce• Canned Tuna• Fruit Juice• Chicken Broth• Canned Soup• Instant Mashed Potatoes• Nuts• Boxed Dinners	 <ul style="list-style-type: none">• Rice• Canned Chicken• Canned Beans• Canned Fruit• Dried Fruit• Canned Yams• Boxed Potatoes• Cornbread Mix• Granola• Canned Ham	ANY OTHER TEAM BESIDES UA & AU <ul style="list-style-type: none">• Peanut Butter• Crackers• Chef Boyardee Meals• Ramen Noodles• Mac & Cheese• Baby Food• Canned Milk• Powdered Milk• SpaghettiOs• Spam
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Children's Miracle Network: USA Health Children's & Women's Summer Luau Event



New Horizons Credit Union was the proud Title Sponsor of a Summer Luau event for the children staying at USA Health Children's & Women's Hospital. We provided craft supplies and activities for the children and their families to enjoy as they go through treatment.

Credit Union's nationwide are proud to support Children's Miracle Network, which USA Health Children's & Women's Hospital is a part of!

[Click here](#) to learn more about our community involvement through our Horizons Helping Hands Program.

Mobile Chamber Business Expo



Our Marketing team had an excellent time at the Mobile Chamber of Commerce Business Expo. We loved getting to network with our community, promote our products and services, and most importantly, spread the word about financial literacy!

Girls Just Wanna Have Fun & Tab Top Collection

As a part of our [Horizons Helping Hands](#) Program, NHCU is thrilled to be a sponsor of The Ronald McDonald House Charities of Mobile's Girls Just Wanna Have Fun event! If you would like to join Ronald McDonald House *under the sea* at the Mobile Cruise Terminal on **September 12th**, [click here](#) to learn more.



Plus, don't forget that each branch is collecting tab tops through October in support of The Ronald McDonald House. Be sure to collect tabs from soda cans, cat/dog food, canned goods, etc. and drop them off at your nearest branch!

Loan News

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**

Golf Cart Loans for Golfing, Cruising, & More



New and used Golf Cart Loan rates start as low as **6.99% APR*** for up to **36 months**. Other rates and terms are available and may vary depending on amount financed.

***Golf Cart 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.

Loan Payment Options Reminder **No Fee for Recurring Payments**

New Horizons Credit Union does not charge a fee for members who set up recurring loan payments. This is an easy option to ensure that loan payments get made on time while traveling, disaster preparedness, or when life gets busy. Contact our Member Services Center or visit any branch for details.

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.



September Fraud Tips

New Horizons Credit Union has many ways to help you protect your accounts through Online Banking:

- **Monitor your account(s)** regularly for unusual transactions.
- **Ensure your contact information is up-to-date** so we can contact you directly in the event of suspicious activity.
- **Set up alerts** to stay informed about activity on your accounts. You can set up alerts for when your cards are used and set transaction alerts for specific dollar amounts, merchant categories, or geographic locations.
- **Enable biometrics** like facial recognition and fingerprint sign-on in the free NHCU mobile app.
- **Sign up to receive free e-Statements** and electronic documents to help reduce the risk of identity theft from lost or stolen paper documents.

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.



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 NHCUC branch during normal business hours.

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

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