

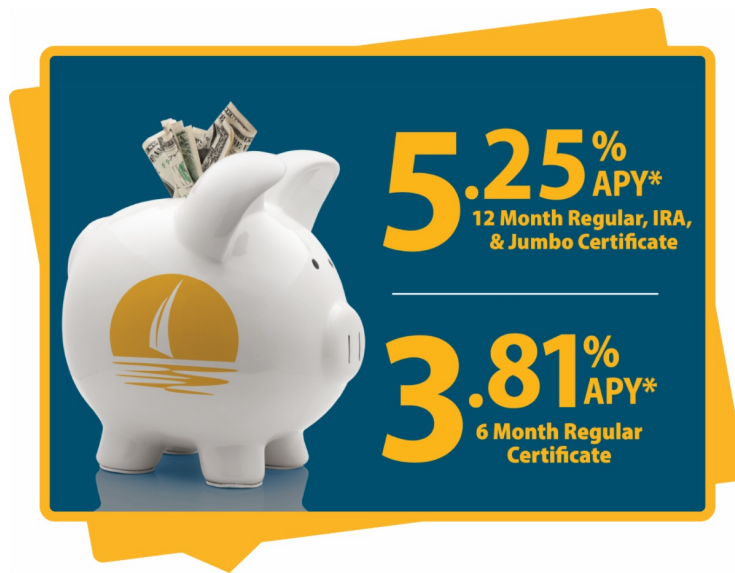


NEW HORIZONS CREDIT UNION

Solutions for the Real World

SEPTEMBER 2023 E-NEWSLETTER

Earn More with a Certificate Account



Are you looking for a higher return on your money
and want an option that is safe and insured?
A *Certificate Account* may be the *solution* for you.

6-Month Regular Certificate: **3.81% APY***

12-Month Regular, IRA, & Jumbo Certificate: **5.25% APY***

Now's the time to grab a great rate & save with peace of mind!

[*Certificate Account Details](#)

Accounts & Services to Know About

2024 NHCU Scholarship Application is OPEN!

Our 2024 Scholarship Application for graduating high school seniors is open! We offer five, \$1,000 scholarships to deserving students who are members of our Credit Union and go above and beyond in their school or community. This scholarship is one of the many perks of our **New Wave Savers Youth Account**. Make sure your child has a New Wave Savers Youth Account - make an **appointment** to get your child's savings account started today.



The application deadline is **April 1, 2024**.

Scholarship
Application

CA\$H BACK or EARN MORE with an Ultimate Checking Account



NHCU offers checking account *solutions* to fit your needs. 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 Dividend Checking
earn a competitive dividend rate of
up to **1.00% APY.***

Ultimate Cash Back Checking
allows you to earn
up to **\$8 cash back monthly.***

To receive these *Ultimate perks*, all you have do is meet the monthly requirements:

- Enroll in our FREE e-Statements
- Make at least 15 debit card purchases per month
- Have at least 1 bill pay, 1 ACH payment transaction, **OR** 1 direct deposit per month

Enroll now and begin earning a higher dividend rate or cash back!

*Ultimate Checking Account
Details

Credit Union Give Back Sweepstakes Gives You More Reason to Use Your NHCU Card



Simply use your NHCU Visa® Debit or 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!*

If you don't have our Credit or Debit Card, make an **appointment** today at any of our NHCU branches for details. A Credit or Debit card is safer than carrying cash, can be easily replaced if lost or stolen, and is accepted world-wide by merchants when traveling or for emergency purposes.



Click [here](#) for Debit Card information or click [here](#) for Credit Card information.

*Learn More About the PSCU Sweepstakes

Community News

Mobile Chamber of Commerce Business Expo



Thank you to all of our members who visited our booth at the Mobile Chamber Business Expo. We enjoyed speaking with you about New Horizons Credit Union's benefits of membership.

Jackson Area Back-To-School Teacher Breakfast



Our Jackson, AL branch team had a GREAT time at the Back-to-School Teacher Breakfast hosted by the Jackson Area Chamber of Commerce.

We believe in supporting education throughout our community and we offer [Horizons Heroes Accounts](#) with perks for our educators.

Ronald McDonald House Pop Top Collection



Through October, each branch is collecting pop tops to support The Ronald McDonald House. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest NHCU branch before the end of October!

Loan News

Refi Your Ride... Whatever It May Be!

Enjoy up to 2% APR* OFF your current loan rate from another financial institution.** This Refi 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](#)

Important Notices & Reminders

Cottage Hill Branch Construction Progress



Construction for our Cottage Hill Branch is nearing completion. The future full-service branch is located near the intersection of McFarland Road and Cottage Hill Road! More progress pictures will be shared on our social media, website, and in our monthly electronic newsletters.

Stay tuned for Grand Opening Announcements!

Holiday Closing - Labor Day

Monday, September 4th, all branches will be closed in observance of Labor Day. All NHCUC ATMs, Online Banking, Mobile App, and Voice-24 will still be available for use.

Resources for Hurricane Season

Hurricane season is ramping up, and we want members to stay safe - [click here](#) for a copy of our Emergency Preparedness Guide for information and planning tips for weather emergencies.



Text Message Notifications

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 scan the code to make it even easier.*



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

[*Texting Terms of Service](#)

September Fraud Tip

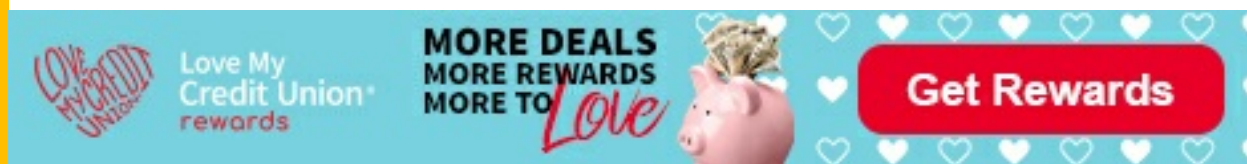
Watch out for a scam dubbed "check washing," which involves stealing

checks from mailboxes and then altering them. Once scammers attain an envelope containing a check, they use household chemicals to “wash off” the name and amount, replacing it with a name and dollar amount of their choice. Even if no one cashes your check, you are at a higher risk of identity theft once it's found its way into scammers' hands.

Below are some steps you can take to avoid check washing:

- **Take advantage of electronic payment methods.** If you can use electronic means to make payments and receive them, do so.
- **If you must mail a check, take precautions.** Drop it off at the post office using the lobby mail slot instead of leaving a check in the mailbox with the flag up. If you need to use a blue box, drop off the mail before the day's last pick-up time.
- **Put a hold on your mail.** If you are going out of town, have your mail held at the post office until you return.
- **Improve mailbox security.** Installing highly visible cameras near your mailbox and using a locked mailbox are two additional ways to avoid falling victim to this scam.
- **Keep an eye on your checking account.** If you notice suspicious activity, notify your financial institution immediately.
- **Always report check fraud.** If you think your check was intercepted in the mail, let your financial institution know right away. Then, file a report with the Postal Inspection Service and your local police department.

These tips were provided by the Better Business Bureau - which New Horizons Credit Union is an accredited member. If you've spotted a scam, report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). *If you 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).*



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](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. 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

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