



NEW HORIZONS CREDIT UNION

Solutions for the Real World

APRIL 2024 E-NEWSLETTER

Earn More With Ultimate Dividend Checking



With an Ultimate Dividend Checking Account, you have the opportunity to earn a competitive dividend rate of up to **5.25% APY*** by performing tasks that you may already do!

[*Ultimate Checking Account
Details](#)

Accounts & Services to Know About

NHCU & Better Business Bureau

FREE Community Shred Day

Join your Credit Union and the Better Business Bureau Serving Central and South Alabama at our annual Community Shred Day. Shred your old and important paper documents for FREE! The key to keeping your information safe is to shred documents with personal identifying information like your SSN, address, phone number, bank account information, tax documents, etc.



When: Friday, April 12, 9am-12pm (or until shred truck is full)

Where: Medal of Honor Park - 1711 Hillcrest Rd

What: Free document shredding and information available for protecting your identity.

Reminder: Please bring documents in boxes only (no plastic boxes or plastic garbage bags), no heavy binder clips, two boxes per vehicle, & no more than 50 lbs.

Come early, because once the shred truck fills, shredding will end.

April is National Credit Union Youth Month



From **April 1st through April 30th**, stop by any NHCU branch and make a deposit of \$25 or more into a New Wave Savers Youth Account to be entered into the "Save for Your Future" drawing. Don't have a New Wave Savers Youth Account? No worries! Open an account with a minimum of \$25 during the month of April, and you'll automatically be entered into our drawing.

Additional \$25 or more deposits made throughout the month will count as additional Entries. In branch deposits, ATM deposits, and drive-thru deposits, qualify for this drawing.

[*Youth Month
Details](#)

America Saves Week: April 8-12, 2024



Each year, New Horizons Credit Union participates in America Saves Week to encourage members to save money, build wealth, and reduce debt – this years' America Saves Week theme is about saving for what matters most. We also offer free resources through our [GreenPath Financial Wellness](#) partnership for debt management, credit building, and financial education.

Make a pledge to yourself and create a simple savings plan that works.

[Take the Pledge](#)

AllPoint® Surcharge-Free ATM Access



Don't forget that New Horizons Credit Union partners with AllPoint® ATM Network to offer members surcharge free ATM access at over 55,000 ATMs nationwide.

[Click Here to Find an ATM Near You](#)

Loan News

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](#)

Refi Your Ride... Whatever It May Be!

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**

Community News

Penelope House Annual Meeting & Chocolate Festival

New Horizons Credit Union had the pleasure of sponsoring the Penelope House Annual Meeting! The Penelope House is a safe haven for women and children escaping domestic violence, and we are so honored to be able to give back to such a wonderful organization.



PLUS, New Horizons Credit Union is proud to sponsor the Mobile Chocolate Festival benefiting the Penelope House. Come out to enjoy some chocolate and stop by our booth to speak to our team members!



When: Saturday, April 13, 10am- 3pm

Where: The Grounds - 1035 Cody Rd N

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

The Penelope House is just one of NHCU's Horizons Helping Hands outreach nonprofit organizations that staff votes to support. To learn more about Horizons Helping Hands and the organizations we support in our community, [click here](#).

One Meal Mobile Donation

Our [Horizons Helping Hands](#) outreach program

was thrilled to present One Meal Mobile with \$1,000 to help them continue their mission of feeding families in Saraland and the surrounding areas!



Mobile Area Community Events

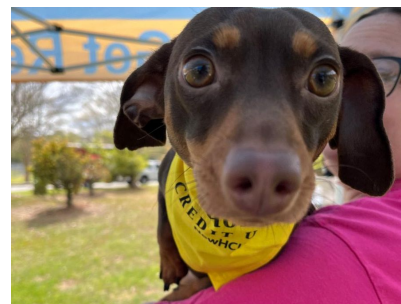
Our Marketing & Human Resources teams were excited to attend several events in the Mobile Area to speak with members and potential members in our community about NHCU!



Saraland Chamber of Commerce Business Expo



Spring Hill College Career Fair



Pet Fest of the Gulf Coast

2024 HiQ Season Wraps Up

Since 1986, NHCU has been the title sponsor of the Mobile County Public School System's HiQ scholastic quiz-bowl because we believe in furthering education - and financial literacy. We attend each match to inform students and teachers about our annual scholarship program and the financial education classroom presentations we offer.

Congratulations to **Murphy High School** for being this year's HiQ Champions and receiving \$2,000 for use in scholastic programs! We also want to congratulate Alma Bryant High School



and Baker High School for making it to the championship match and winning prize money for their schools as well!

During the final match, NHCU presented HiQ's moderator of over 30 years, Bob Grip, with a plaque as a thank you for being such an amazing and vital part of the HiQ matches. We will certainly miss Bob's presence at the matches, but we wish him well on this new chapter of his life!



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!

Important Notices & Reminders

Branch System Updates

Please note: New Horizons Credit Union will be updating the remaining branch servers. *As a result, the following branches, drive-thrus, and ATMs will open at 10:30 a.m. on their respective date listed below. If your local branch is not on this list, that branch's server has already been updated.*

Tuesday, April 2nd – Saraland Branch, drive-thru, & ATM

Thursday, April 4th – Semmes Branch, drive-thru, & ATM

Tuesday, April 9th – Jackson Branch, drive-thru & ATM

Our Online Banking & Mobile App will not be affected by the update. During this time, you may use your NHCU Debit Card at any Allpoint® ATM surcharge-free. We apologize for any inconvenience. Remember, other branches not listed remain available.

Dormant Account Notice & Reminder

As a reminder, please make an annual transaction on your account to avoid Dormant Account status and possible fee.

If your Share or Share Draft account has no transactions, other than the posting of dividends or fees, for a period of one year or more, your account may classify as a Dormant Account and may be subject to a monthly fee per dormant share or share draft account. Minor accounts (under 19 years of age in AL), and accounts with an active loan, mortgage, credit card, or share and share draft accounts with a balance of \$1,000 or more are not subject to a Dormant Account service charge.

Please review your Membership Account Agreement for current fees and other conditions, or contact our Member Services Center at (251) 316-3240.

Annual Meeting 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 25, 2024, at 6 p.m.** and will be held at the Volunteers of America (VOA) Southeast office at 1204 Hillcrest Road, Mobile, AL 36695 in their special events building.

More information is available at the link below.

[Annual Meeting
Details](#)

April Fraud Tips

As AI scams are on the rise, here are some tips to help protect yourself and loved ones from AI voice-cloning scams:

1. Fact-check with the caller and verify who they are. Try obtaining their phone number and other information to report as fraud if necessary.
2. Hang up! If you pick up a call from an unknown number and it sounds like a panicking family member, end the call; then call or

- text that person with the number YOU have for them.
3. If it's your lawyer, doctor, or a financial professional, don't immediately believe their claims or answer their questions. Instead, call the institution or professional back on the phone number listed on their website or the number you have for them.
 4. Don't talk much with these scammers. If they have a long clip of your voice, they may try to clone your voice as well.
 5. To avoid family scams, have an unusual family keyword to use in conversation that only the family would understand.

If you suspect you are a victim of identity theft or want to learn how to protect your identity, [click here](#).

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.



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FILE SMART. SAVE BIG.

Get Discount



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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