



NEW HORIZONS CREDIT UNION

Solutions for the Real World

OCTOBER 2024 E-NEWSLETTER

Member Appreciation & International Credit Union Day We Celebrate Our Members!



Visit any branch from October 1st to October 17th to
enter our

**\$100 Visa® Gift Card Drawing in celebration of
Member Appreciation &
International Credit Union Day*.**

On Thursday, October 17th, visit any branch and
receive a treat while supplies last!

[*Gift Card Drawing Details](#)

Accounts, Services, & News to Know About

New Horizons is Rated Five Stars by Bauer Financial!



New Horizons Credit Union is a proud recipient of a 5-star rating from Bauer Financial Inc., an independent bank and credit union rating firm. This rating is based on various factors including capitalization, asset quality, profitability, liquidity, and risk – indicating that NHCU is financially sound and has the resources to handle adverse economic conditions.

We are thrilled to share this news and are grateful for our membership's continued loyalty.

2024 America Saves Designation of Savings Excellence Recipient



Edith Franklin, NHCU President/CEO is presented the America Saves Designation for Savings Excellence award for the Credit Union's efforts during National America Saves Week. This award is given to credit unions that go above and beyond to encourage their members to save for their future, emergencies, and more.

We are honored to receive this award and thank our members for making this possible!



Certificate Accounts Can Earn You More Safely

If you are looking for a higher return on your money and want a safe and insured investment option, then a Certificate Account may be the *solution* for you.

Now is the time to grab a great rate!

12-Month Certificate: 4.25% APY*

6-Month Certificate: 4.50% APY*

[*Certificate Account 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](#)

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 during the sweepstakes period which ends October 27th 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](#)

FREE Webinar on *Understanding Your Credit Report & Score*



New Horizons Credit Union partners with GreenPath Financial Wellness to offer members FREE financial resources including a FREE upcoming webinar. Click below to learn more about the webinar and register.

Understanding Your Credit Report & Score

Wednesday, October 16th at 1:00PM – 2:00PM

[Learn More & Register](#)

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 free at [GreenPath Financial Wellness](#).

Community News

MCPSS College & Career Fair Apply for NHCU's 2025 College Scholarship

New Horizons Credit Union participated in the Mobile County Public School System's College & Career Fair to

Speak with high school seniors about financial education, college budgeting, and our 2025 Scholarship Program.



The New Horizons Credit Union [2025 Scholarship Application](#) for graduating high school senior members is now open! We offer five \$1,000 scholarships to deserving students who are members of our Credit Union, and who go above and beyond in their school or community. The deadline is April 1st.



37th Annual Alabama Coastal Cleanup

Some of our Cottage Hill branch employees participated in the 37th Annual Alabama Coastal Cleanup! They visited Arlington Park to pick up trash and other debris from the grass, street, and waterways.

Alabama's Coastal Cleanup is part of the International Coastal Cleanup, an effort to remove marine debris from coastal waters around the world. Since 1987, more than 110,448 volunteers have participated in the Alabama Coastal Cleanup and removed 890 tons of marine debris from beaches, roadways, bayous, backwater and other coastal areas.

These NHCU team members are doing their part to keep Alabama Beautiful!



FREE Community Shred Day

New Horizons CU Partners with our local BBB for a *Secure Your ID* - FREE Shred Day on October 11th!

New Horizons Credit Union is partnering up with the Better Business Bureau of Mobile to offer a free shred day in Daphne, AL. 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 36526-4159)

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

Look for announcements for upcoming Shred Days in
Mobile, AL.

Pet Fest of the Gulf Coast

New Horizons CU will be attending the Pet Fest of the Gulf Coast again! Bring your furry friends and your children for this FREE, fun-filled day. Half of the proceeds from this event will benefit the Animal Rescue Foundation. Make sure to stop by our tent for a goodie for your pet while supplies last.



WHEN: Saturday, October 19, 2024. 10:00 a.m. - 2:00 p.m.

WHERE: Municipal (Langan) Park 4901 Zeigler Blvd, Mobile, AL 36608

WHAT: Vendors, kids activities, pet activities, demonstrations, and more!

Loan News

Venture to *New Horizons* this Fall

Venture to *New Horizons* with an RV Loan!
New and used RV Loans start as low as 5.75%

APR* for up to 66 months.

Plus, enjoy no payment for 90 days!



*RV Loan

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](#)

Important Notices & Reminders

Holiday Closing

All branches will be closed in observance of **Columbus Day on Monday, October 14th.** NHCU ATMs, Online Banking, and Mobile App will still be available.

Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position on our Board of Directors or Supervisory Committee 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, 2024.

October Fraud Tips

Here are some things you can do today to increase your security and help protect yourself against fraud and identity theft.

1. **Keep your contact information up to date**, so we can contact you quickly in the event we see suspicious activity on your account.
Note: 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.
2. **Create the strongest possible passwords** and don't reuse passwords.
3. **Set up debit and credit card alerts** to be notified of unauthorized transactions.
4. **Protect your devices** by keeping your phone, tablet and computer up to date with the latest browsers and operating systems.
5. **Enable biometrics** (fingerprint sign-on or facial recognition) to prevent someone from pretending to be you online.
6. **Know the red flags that signal a scam** to better understand how scammers operate and the ways in which they pressure or trick you into sending money and information.

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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NMLS#410405

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 US

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