



NEW HORIZONS CREDIT UNION

Solutions for the Real World

OCTOBER 2023 E-NEWSLETTER

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

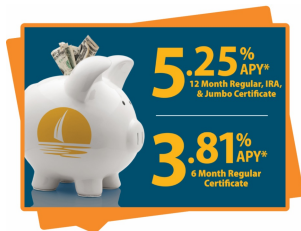


October 1st through October 19th, visit any branch to enter our \$100 Visa® Gift Card Drawing in celebration of our Member Appreciation & International Credit Union Day*. Plus, receive a small token of our appreciation with your transaction, while supplies last.

[*Gift Card Drawing Details](#)

[Accounts & Services to Know About](#)

Earn More with a Certificate Account



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

Now is the time to grab a great rate!

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

6-Month Regular Certificate: 3.81% APY*

Certificate Account
Details

EARN MORE with an Ultimate Checking Account



NHCUC 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

BBB's *Secure Your ID* - FREE Shred Day!

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



When: Friday, October 13, 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, or anything non-paper.

Credit Union Give Back Sweepstakes Gives You More Reason to
Use Your NHCUC 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](#)

FREE Webinars with GreenPath Financial Wellness



New Horizons Credit Union partners with GreenPath Financial Wellness to offer members FREE financial resources including two FREE upcoming webinars! Click below to learn more about these webinars and register.

Sinking Funds: Your Savings Strategy for (Un)Expected Expenses

Wednesday, October 11th at 12:00PM – 12:30PM

[Learn More](#)

Resources for Veterans: From Service to Financial Stability

Wednesday, November 1st at 2:00PM – 2:30 PM

[Learn More](#)

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

Ronald McDonald House Collection

Throughout July and August, our branches collected essential items and food for the Ronald McDonald House Charities of Mobile, AL as part of our Horizons Helping Hands program. We want to thank our staff and members for donating these much-needed items to a wonderful cause!



Don't forget, each NHCU branch is collecting pop tops to support the Ronald McDonald House fundraising efforts through the end of October! 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.

Pet Fest of the Gulf Coast

We had an amazing time at Mobile's Pet Fest of the Gulf Coast! Our furry friends were excited to rep New Horizons with their bandanas and enjoyed some dog treats. Half of the proceeds from this event will benefit the Animal Rescue Foundation.



United Cerebral Palsy of Mobile Electronics Donation



New Horizons Credit Union is proud to partner with United Cerebral Palsy of Mobile! We donated old computers, laptops, keyboards, and other cables to United Cerebral Palsy of Mobile's Electronics Recycling Services to help UCP fund their programs.

Mitchell Scholars Program

The University of South Alabama hosted its 2023 Mitchell Honors Event, which celebrates the students who have received scholarship awards in the College of Business Studies. The 2023 New Horizons Credit Union's Undergraduate Scholarship was awarded to Charlie Wine, a Mitchell Scholars Honor student pursuing a Marketing Degree at USA.



Congratulations, Charlie!

MCPSS's College & Career Fair



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 2024 Scholarship Program.

The New Horizons Credit Union [2024 Scholarship Application](#) for graduating high school seniors 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.



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 4.99%
APR* for up to 66 months.
Plus, enjoy no payment for 90 days!



[*RV Loan
Details](#)

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**

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!

Stay tuned for Grand Opening announcements!

Holiday Closing

All branches will be closed in observance of Columbus Day, Monday, October 9th. 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 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.

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 NHCUC branch during normal business hours.

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

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