

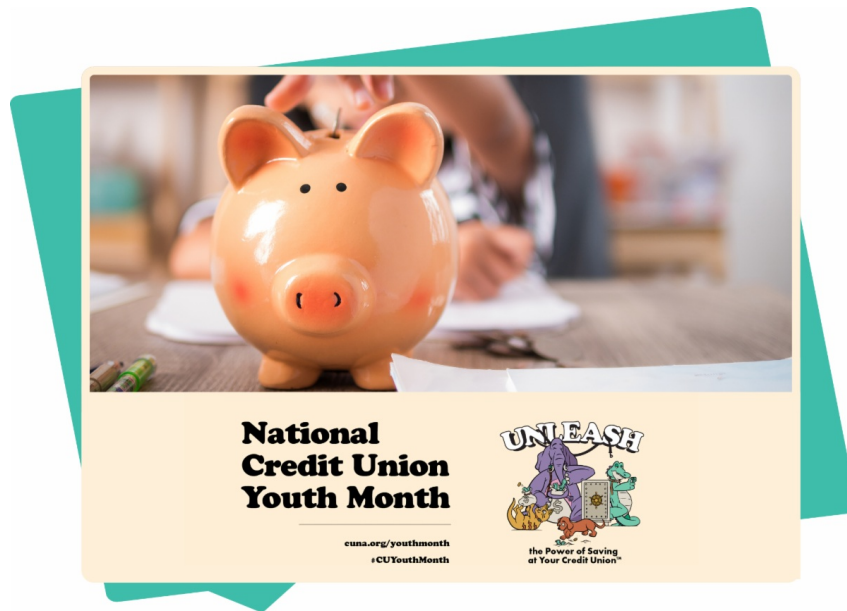


# NEW HORIZONS CREDIT UNION

Solutions for the Real World

APRIL 2023 E-NEWSLETTER

## April is National Credit Union Youth Month



*Unleash the Power of Saving at Your Credit Union!* This is the theme of the 2023 youth month initiative meant to encourage children to create the habit of saving at New Horizons Credit Union.

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During April, stop by your nearest NHCU branch so your child can receive a Youth Month give-a-way that focuses on this year's theme while supplies last.

Plus, during the month of April, when you open your child a New Wave Savers Youth Account or deposit \$25 or more

into their existing New Wave Savers Youth Account, you'll be entered into a \$100 VISA® Gift Card drawing!

\*Youth Month Details

## Loan News

### Refi Your Ride is EXTENDED!

Refi your ride... whatever it may be! Take up to **2% APR\*** OFF your current vehicle loan rate from another financial institution.\* This includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers. Now is a great time to save!



\*Refi Details

### 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 funds built up (equity) in your home to secure a lump sum, fixed-rate Home Equity Loan.



\*Home Equity Loan Details

### Have *REAL* Water Fun This Summer!

Start enjoying the water by taking advantage of our affordable Boat Loan rates that start as low as **4.75% APR\*** for up to 66 months.

Plus enjoy the option of  
*no payment for 90 days!\*\**



[\\*Boat Loan Details](#)

## Accounts & Services to Know About

Earn More with these Certificate Accounts

*Now's a great time to grab a great rate!*

A composite image featuring a man on the left and a green graphic on the right. The man is smiling and holding a fan of US dollar bills. The graphic displays two interest rates: 3.81% APY\* for a 6 Month Regular Certificate and 3.86% APY\* for a 12 Month Regular & Jumbo Certificate.

3.81% APY*	6 Month Regular Certificate
3.86% APY*	12 Month Regular & Jumbo Certificate

[\\*Certificate Account Details](#)

### Free Shred Day in Mobile - April 28th



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. *Call 877-926-8300 or scan the QR code below to pre-register. This provides the BBB with an estimate of how many vehicles to expect only.*

**When:** Friday, April 28, 9am - 12pm



**Where:** James Seals Park

**What:** Free document shredding and information available for protecting your identity. Please bring documents in boxes only, two boxes per vehicle (size comparable to a Banker's Box), and no more than 50 lbs. *Come early, because once the shred truck fills, shredding will end.*

## Military Saves Week: April 24 - 28, 2023



As part of National Military Saves Week, NHCU is spreading the message of saving and encouraging the military community to save money, reduce debt, and build wealth.

Join us for this free virtual event that will center around weekly themes of saving automatically, saving for the unexpected, saving for major milestones, paying down debt, and saving at any age.

Plus, New Horizons offers a [Horizons Heroes Account](#) with perks for First Responders & Active Duty Military members.

[Learn More About Military Saves](#)

## Navigating Car Buying - Free Webinar April 5th



New Horizons partners with GreenPath Financial Wellness to offer members free financial resources. Join us for an upcoming **FREE** GreenPath webinar to learn about how to navigate the car buying process, financing options, and the ongoing cost of auto ownership such as maintenance and insurance.

Learn more by joining the webinar on **Wednesday, April 5 at 12:00 p.m.** Register today through the button below.

*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 Now](#)

## Opportunity to Possibly Defer Taxes with an Individual Retirement Account (IRA)\*

An Individual Retirement Account (IRA) offers a safe and insured way to save for the long-term while you earn a higher dividend rate than a regular Savings Account. New Horizons CU offers several IRA options to choose from. Also, with the tax filing deadline, April 18th, quickly approaching, there is still time to look into our IRAs to possibly defer taxes - each person's tax situation is different, so always consult with your tax advisor first.

\*Individual Retirement Accounts

## Community News

### New Horizons CU - Dora Maxwell Award Winner!

NHCU received the Credit Union National Association's (CUNA) Dora Maxwell Award for exhibiting excellence in social responsibility in the community we serve through our Horizons Helping Hands Community Outreach Program. The award was presented at the Mobile Credit Union Chapter Meeting to NHCU by the League of Southeastern Credit Union representatives.



### Proud Mobile Chocolate Festival Sponsor & Participant

We had a fantastic time meeting members and potential members at the Mobile Chocolate Festival benefiting the Penelope House. New Horizons Credit Union was a proud Truffle Sponsor which allowed us to have a booth and give away chocolate coins.



This is just one of the non-profits we support through our [Horizons Helping Hands](#) community outreach program. The Penelope House offers a local safe

## 2023 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 **Baker 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 **Satsuma High School** for making it to the final championship tournament.

## City of Satsuma Health & Wellness Fair

Thank you to the City of Satsuma for having New Horizons Credit Union at their Employee Health and Wellness Benefits Fair; and thank you to everyone who stopped by our booth to get information on financial wellness!



## Ronald McDonald House Tab Top Collection

Each NHCU branch is collecting tab tops in support of one of our Horizons Helping Hands charities, The Ronald McDonald House – which offers a free place to stay for families with hospitalized children. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc., and drop them off at your nearest branch!



## Cottage Hill Branch Construction Progress

Construction has begun for our Cottage Hill Branch – near the intersection of McFarland and Cottage Hill! Progress pictures will be shared on our social media, website, and in our monthly e-newsletters. **Stay tuned!**



## Annual Meeting of the Membership 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 27, 2023, at 6 p.m. and will be held virtually via Office 365 Teams streamed from the New Horizons Credit Union Corporate Office at 622 Azalea Rd. Mobile, AL.

Members may log in to the Teams meeting via a link provided on our website at [NewHCU.org/annual-meeting](https://NewHCU.org/annual-meeting). Members may also call in to the Teams meeting at +1 (972) 301-8576 and enter the Phone Conference ID: 545 564 737#.

\*More instructions and information are available by clicking the link below.

[\\*Annual Meeting Information](#)



Tax Solutions for Members

**Save Now**



### April Fraud Tips

Financial exploitation is a reality many seniors face, especially in the age of online scams. Here are actions you can take to help financially safeguard your loved ones.

- **Communicate.** Remind your loved ones to avoid disclosing personal financial details via email, phone, or text. Have a candid conversation about the [most common scams](#) targeting seniors.
- **Designate trusted contacts.** Connect with their financial institution

for information on adding a trusted contact to their account — someone who can be contacted if there are questionable transactions taking place or if they can't be reached.

- **Vet caregivers.** If you're seeking aid for healthcare or home management, hire someone through a bonded agency that utilizes a rigorous screening process.
- **Monitor accounts.** Set up online tools designed to detect suspicious transactions, fraud, and identity theft.

*This information was provided by our partners at GreenPath Financial Wellness.*

*Note: If you ever 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).*



## 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](https://www.NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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