



**NEW HORIZONS
CREDIT UNION**

Solutions for the Real World

2023 ANNUAL REPORT



ANNUAL MEETING AGENDA

CALL TO ORDER

- Invocation/Pledge
- Welcome/Introduction
- Quorum Determination

MINUTES

- Previous Annual Meeting Minutes

REPORTS

- Chairman's Report
- President's Report
- Treasurer's Report
- Supervisory Committee's Report

ELECTION

- Nominating Committee's Report
- Election of Officers

OLD BUSINESS

NEW BUSINESS

ADJOURNMENT

TABLE OF CONTENTS

Credit Union Officials	3
Minutes of 2023 Meeting	4 - 5
Chairman's Report	6
President's Report	7
Treasurer's Report	8
Supervisory Committee's Report	9
Nominating Committee's Report	10 - 11
Statement of Financial Condition	12 - 13
Horizons Helping Hands	14 - 15
Summary of Services	16



OUR MISSION

To financially educate, operate securely, and provide excellent service to better our members' lives.

OUR VISION

Our Vision is to be the solution for our members' real world financial needs - today, tomorrow, & everyday.

OUR PROMISE

"Solutions for the Real World." More than just a tag line or a motto, it's our way of doing business and our promise to our members to find the financial solutions that will better their lives.



In Loving Memory...

It is with deep sadness and heavy hearts that we inform you of the death of our colleague and friend, Craig Jones. Craig Jones will be forever remembered as a tremendous advocate for the Credit Union industry.

Craig Jones retired from Kimberly Clark (formerly Scott Paper Company) after 42 years of dedicated service. Since 1988, Craig served New Horizons Credit Union in many capacities as an elected official of the Credit Union including Board of Directors Treasurer.

As a Credit Union volunteer, Craig Jones gave 100% of his focus to the matter at hand. He believed in the credit union philosophy of "People Helping People," both personally and professionally. Craig Jones was a strong supporter of various non-profit organizations such as St. Jude Children's Research Hospital.

Craig was known for his kindness, generosity, and love for everyone around him. He was an active member of Eastern Shore Baptist Church.

Craig Jones will be missed by all who knew him. He was a great friend, co-worker, husband, and credit union advocate. He leaves a legacy of integrity, compassion, and leadership.



BOARD OF DIRECTORS



Linda J. Brown
Chairman



Ralph Altice
Vice Chairman



Deloris Bagsby
Treasurer



DeAnna Hattaway
Secretary (Interim)



Scott Huval
Director



Larry Landrum
Director



Joe Mills
Director

SUPERVISORY COMMITTEE



Joy Mothershed
Chairman



Joyce Morrisette
Member (Interim)



Luvenia Spotswood
Member (Interim)

MANAGEMENT TEAM

Edith Franklin
*Chief Executive Officer/
President*

Tamela Bartlett
Vice President of Lending

Carolyn Brinkman
*Vice President of Servicing
& Support*

David Brodeur
Vice President of Operations

Nathan Brown
*Vice President of Information
Systems*

Patricia Veal
*Vice President of Marketing
& Business Development*

MINUTES OF 2023 MEETING



New Horizons Credit Union held its Annual Meeting on April 27, 2023, 6 p.m. virtually via Teams streamed from New Horizons Credit Union's Corporate Office located at 622 Azalea Road in Mobile, AL. This setting allowed for a limited number of members attending in person with most members attending virtually as call-in and log-in participants. Participants were welcomed and instructed to use the Chat Box feature in Teams to submit any questions or comments during the meeting.

Mrs. Linda Brown, Board Chairman, called the meeting to order at 6:00 p.m. Mrs. Brown gave instructions on how participants could find a copy of the Annual Report online from our website at NewHCU.org or request one via email to marketing@NewHCU.org. She then proceeded with the invocation and pledge of allegiance.

Mrs. Brown continued by thanking all the members attending the meeting and mentioned that a Member Appreciation Day in October would be held and to look for announcements. Mrs. Brown then introduced the panel present which included Edith Franklin, NHCU President/CEO seated at the panel; and Mr. Robert Johnston as Parliamentarian who came up and joined the panel at 6:05 p.m. Then, Mrs. Brown recognized and named all New Horizons Credit Union's elected Officials.

Chairman Brown recognized former board member, Mr. Craig Jones, who passed away on April 14, 2023, for his years of service to both the Credit Union and the community and that he would be sorely missed. Mr. Jones had served the Credit Union since 1988 and is fondly remembered by members from his time with Scott Paper where he was employed for over 42 years. Mrs. Brown acknowledged that the Board is appointing a member to fill that position and that the appointee would be officially voted on by the membership at the next Annual Meeting.

Mrs. Linda Brown thanked all the New Horizons Credit Union employees for everything they do to serve our members and for attending the meeting. An ascertainment of the quorum was determined based on those members present and those online and made as is required by Credit Union bylaws. Chairman Brown again reminded participants that a copy of the Annual Report was available online at the NewHCU.org website and a copy could be mailed if requested. A scan of the Annual Report pages was provided to the virtual meeting participants to follow along.

Chairman Brown moved on to the Minutes of last year's Annual Meeting and asked for a motion to accept the Minutes of the previous Annual Meeting as printed in the Annual Report and as provided in the visual slide for the virtual meeting. A motion was made by Ms. Patty Veal to approve the minutes, and the motion was seconded by Mr. Ralph Altice. Since there were no corrections, additions, or discussion, the Minutes were approved, and the motion passed.

Mrs. Brown continued by referring to the Annual Report and the pages containing the Chairman's Report, President's Report, Treasurer's Report, Supervisory Committee's Report, and Consolidated Statement of Financial Conditions and gave a summary of these reports. Mrs. Brown further commented on the community involvement of New Horizons Credit Union during the past year that earned New Horizons Credit Union several

Continued on next page ->

MINUTES OF 2023 MEETING

awards which included the America Saves Designation of Savings Excellence Award, the Military Saves Designation of Savings Excellence, and the Credit Union National Association's Dora Maxwell Award for exhibiting excellence in social responsibility.

Pages from the Annual Report were shared during the virtual meeting for participants to view as Mrs. Brown referred to them. Mrs. Brown reminded members that a copy of the Annual Report was made available online at NewHCU.org and a copy could be mailed to any member requesting one by emailing marketing@newhcu.org. Chairman Brown made a motion to accept the Reports as presented. A motion was made to approve the reports by Mr. Chris Shanley-Emmons, and the motion was seconded by Ms. Patty Veal. Mrs. Brown called for discussion, but since there was no discussion from the floor, the Reports were approved, and the motion passed.

Mr. Robert Johnston then proceeded to give the Nominating Committee Report on behalf of Nominating Committee Chairman, Annie Josie Adcock. Per the report provided, the Nominating Committee had not received nominations from the membership. Consequently, the nominees were elected by acclamation since there was no opposition.

The nominees for Board of Directors included Linda J. Brown and Larry Landrum each for a 3-year term, and for the Supervisory Committee: DeAnna Hattaway for a 3-year term, and Joy Mothershed for a 1-year term to fill the vacant position left by Scott Hual's unexpired term when he replaced Mr. W.W. Lewis on the Board. All were elected by acclamation.

Chairman Brown continued with Old Business. Since there was no new business brought up during the previous Annual Meeting, there was no Old Business to discuss.

Chairman Brown moved on to New Business. Chairman Brown asked for any New Business from the floor and explained the use of the Teams chat box to submit questions or comments. No New Business was introduced.

Since there was no other New Business to discuss, Mrs. Brown made a motion to adjourn the Annual Meeting. The motion to adjourn was made by Mr. Chris Shanley-Emmons, and the motion was seconded by Ms. Deloris Bagsby. Upon motion made, seconded, and carried, the meeting adjourned at 6:14 p.m.

Chairman Brown thanked all in attendance and online for their participation and wished them well.

Note: There was a last-minute Chat Box question that came in as the meeting adjourned by Mr. Larry Peterman asking for clarification in the Annual Report's Financial Statement with the variance between 2021 and 2022 Cash Equivalents line item. His question was answered through the Chat feature and later via email with the response that many members began to spend their money including any of the stimulus funds they received due to the economy and dip into their savings. This was to be expected but is the reason for the drop.

*Respectfully submitted,
DeAnna Hattaway, Board Secretary*

CHAIRMAN'S REPORT



Your Board of Directors remains focused on ensuring that New Horizons Credit Union is well poised for the future. The year 2023 proved to be a challenge with a rising rate environment and its impact on our members. Yet your Credit Union met those challenges by providing competitive rates, offering cost-saving services, and exhibiting the highest level of professionalism for your overall member experience. This is how we continue to thrive as a financial cooperative.

New Horizons Credit Union was recognized by Newsweek as one of the top Best Financial Institutions in the nation. We were also the recipient of the League of Southeastern Credit Union's "Credit Union of the Year" award for our asset division for the state of Alabama. So, obviously, we are doing many things right.

We believe that financial success begins with financial education. The first element of our Mission Statement embraces financial education. Your Credit Union offers free classroom presentations as well as free online financial resources. Our financial education efforts earned us both the America Saves and Military Saves Designation of Savings Excellence Award for endeavors that encourage member savings. We earned these designations because of our Horizons Heroes Account and the programs we offer to our members such as GreenPath Financial Wellness which provides free financial literacy and debt management resources. Furthermore, New Horizons maintains our relationship with the Bank on South Alabama program designed to reach out to and serve the under-banked and under-served to offer many no-cost or low-cost financial services as a not-for-profit financial cooperative. This is something we are very proud of as part of our diversity, equity, and inclusion initiative.

Your Credit Union also received the coveted Credit Union National Association's Dora Maxwell Award for exhibiting excellence in social responsibility such as our involvement with the Mobile County Public School System's scholastic Hi-Q matches. New Horizons Credit Union believes in giving back to the community we serve and has branded our community outreach efforts as Horizons Helping Hands. We work hard to preserve the credit union industry motto of "People Helping People."

On behalf of the Board of Directors, I would like to thank our members for your trust and loyalty to New Horizons Credit Union. It is your trust that we strive to live up to on a daily basis.

Finally, I would also like to thank all our Officials, Management, and Team Members, without whom our 2023 accomplishments would not have been possible. Your dedication to providing service to our members continues to be second to none, which makes New Horizons Credit Union one of the most envied organizations in the area.

*Respectfully submitted,
Linda Brown, Board Chairman*

PRESIDENT'S REPORT



During 2023, your Credit Union was dedicated to building the infrastructure our members have been requesting. We completed the new Rangeline Branch which elevated the level of member experience by incorporating our coastal brand, enhancing our technology, and providing a welcoming space for our members. This facility replaced our former Theodore branch.

Later this same year, we also completed the Credit Union's first ground-up construction project. We made every effort to secure the best architects and builders to make our dream a reality. This newest branch on Cottage Hill Road exuberates our brand that we want to carry through all our future construction and renovation projects. Your Credit Union was able to celebrate the Grand Opening this past November in which many members, local business partners, and Mobile officials were able to attend.

We truly appreciate our members' patience during the construction of these two new branches. We are also very grateful to our team for their resilience and positive attitude throughout the process. But, we are not done. I am pleased to announce that your Credit Union has more growth plans in place to meet the financial access demands of our growing membership. We also have plans to improve our existing facilities so they can continue to meet our members' service level expectations.

Our online and mobile channels continue to be updated to ensure our members have the tools they need to conduct financial business when and where they want. More enhancements are being planned for 2024 so look for announcements in your future statements on what to expect.

Each year, our staff votes for the non-profit organizations they wish to have their Horizons Helping Hands community outreach program support. In 2023, those charities included the Penelope House, Ronald McDonald House Charities of Mobile, and local animal shelters. Your Credit Union supports these non-profits as well as many others during the year, which you can check out on our website at NewHCU.org or view on our social media.

In conclusion, 2023 was another rewarding year thanks to our dedicated Board of Directors, Supervisory Committee, Management and Team Members. We are here to provide you with the absolute best in financial products and services. Thank you for choosing New Horizons Credit Union as your financial institution of choice and recommending us to your family and friends. We greatly appreciate your business and look forward to offering you financial solutions during 2024 and beyond.

*Respectfully submitted,
Edith Franklin, President/CEO*

TREASURER'S REPORT



New Horizons Credit Union continues to flourish as a result of innovative loan and deposit positioning to meet the needs of its membership.

This past economic year saw rates incrementally increase. As interest rates on loans began to rise, your Credit Union remained competitive to lend to members who desired affordable payments to achieve their dreams – whether that was a new car, boat, or home. Your Credit Union experienced a significant increase in our loan portfolio as compared to 2022 as can be seen in this Annual Report.

With deposit accounts, New Horizons Credit Union began offering Certificate Accounts with increased yields on certain terms to encourage our members to save. Our deposit accounts are fully insured by the National Credit Union Administration for up to \$250,000 and offer peace of mind during uncertain market conditions. Members continue to maintain a high level of confidence in their Credit Union as a safety net.

Your Credit Union invests heavily in technology to deliver financial information to our members whenever they need it. We encourage our members to enroll in our free 24/7 electronic services such as our Online & Mobile Banking, e-Statements, Bill Pay, Voice-24, Visa Debit Card, and other electronic services designed to provide members with continuous access to their account information. Appointments can be easily scheduled online through our Mobile App or website at NewHCU.org so you can avoid extended wait times at our branches. All these no-cost conveniences are at your fingertips - so use them.

As your Treasurer, it is my responsibility to ensure the funds and resources of the Credit Union are efficiently allocated to serve the membership and preserve the longevity of New Horizons Credit Union. After nearly 74 years, your Credit Union is clearly on the right path for its members and future members.

It is my pleasure to report that your Credit Union maintained well-balanced growth as can be reviewed within this Annual Report. This is largely due to a dedicated team of professionals.

I would like to thank my fellow Officers, Management, and Staff for their unwavering support and who remain cognizant of the fact that what we do affects the lives of all our members. I would also like to thank our members for allowing me to serve you and whose loyalty has helped the Credit Union evolve into the strong financial cooperative it is today.

Respectfully submitted,
Deloris Bagsby, Board Treasurer

SUPERVISORY COMMITTEE'S REPORT



New Horizons Credit Union's Supervisory Committee is elected by our members to independently assess and determine that internal controls are effectively maintained. We ensure accounting records and reports are prepared promptly and accurately and that the operation of the Credit Union is in accordance with the policies and procedures established by the Board of Directors. We mitigate as needed to address member account concerns and inquiries and report accordingly.

Your Committee is currently composed of three volunteers. We meet regularly for Credit Union internal audits and discuss all matters brought to the Supervisory Committee's attention. We do so to fulfill our regulatory responsibilities as is expected by our membership.

To accomplish our audit responsibilities, we hired the accounting firm of Warren Averett, Certified Public Accountants to conduct an independent, in-depth audit of New Horizons Credit Union's operations and issue a report of their findings. This Annual Report contains information from the financial reports of that audit.

On behalf of the Supervisory Committee, I am proud to announce the Warren Averett December 31, 2023, report verified that the financial statements accurately represent the financial position of the Credit Union and conform with Generally Accepted Accounting Principles of the United States of America. Furthermore, based on the Warren Averett report, our Supervisory Committee can confidently report that New Horizons Credit Union continues to be financially strong, well-managed, and has sound policies and programs in place in accordance with current federal regulations.

The Supervisory Committee will continue to perform our duties to maintain the trust and confidence which the members have placed in us. It is our pleasure to serve the members of New Horizons Credit Union.

Respectfully submitted,
Joy Mothershed, Supervisory Committee Chairman

NOMINATING COMMITTEE'S REPORT

New Horizons Credit Union is overseen by a volunteer Board of Directors and Supervisory Committee who are elected by our membership at our Annual Meeting. The Nominating Committee is appointed by the Board Chairman with the sole purpose to independently review all nominations for vacant positions on the New Horizons Credit Union Board of Directors and Supervisory Committee and nominate a slate of qualified members in good standing who are willing to serve. This Slate of Nominees is then presented to the membership at the Annual Meeting.

The September 2023 member statements contained the Nominating Committee's Call for Nominations with a deadline of November 14, 2023. A notice was included in the December statements which contained instructions for submitting a nominee by petition. The deadline for submitting a nominee by petition was March 1, 2024.

The Nominating Committee nominates at least one (1) member for each vacancy and determines that the nominees are qualified and willing to serve. The slate of candidates, as presented by the Nominating Committee for three Board of Directors positions and three Supervisory Committee positions at various terms, include Board incumbents: Ralph Altice, Scott Huval, and DeAnna Hattaway; and Supervisory Committee Incumbent Joy Mothershed, Joyce Morrissette, and Luvenia Spotswood.

Joyce Morrissette is currently appointed by the Board of Directors to serve on the Supervisory Committee after the resignation of Ashley Zavros in 2023. Luvenia Spotswood is currently appointed by the Board of Directors to serve on the Supervisory Committee after the appointment of Deanna Hattaway to the Board of Directors in 2023 from the Supervisory Committee. The appointment of Ms. Morrissette and Ms. Spotswood is temporary until this Annual Meeting.

The Credit Union received no official petitions for the election. Since there are no further nominees for consideration, the slate of officers will be elected by acclamation at the Credit Union's Annual Meeting on April 25, 2024.

A brief bio and statement of qualifications of each nominee is included in this report.

SLATE OF OFFICERS NOMINATIONS

Board of Directors Nominees:

Ralph Altice (Incumbent) – 3-year term:

Ralph Altice has served on the Board of Directors for over nine years and formerly served on the Supervisory Committee. He has been a member of the Credit Union for over 34 years. Ralph is retired and was employed at BASF Corporation as a Senior Production Cost Accountant. He is a past Board of Directors Chairman for MARC and has served on the State of Alabama ARC Board of Directors. He holds a Bachelor of Science in Accounting and an MBA. He is a member of several local and national organizations and an active member of his church.

NOMINATING COMMITTEE'S REPORT

Scott Huval (Incumbent) – 3-year term:

Scott Huval has served as a member of the New Horizons Credit Union Supervisory Committee for over nine years. Prior, Scott held an Associate Director position for the New Horizons Credit Union Board of Directors. Scott is currently employed as a Senior Accounting Manager at Volunteers of America Southeast. He graduated from Louisiana State University with a Bachelor of Science in Accounting. Scott holds two accounting certifications, Certified Public Accountant and Certified Management Accountant.

DeAnna Hattaway – 2-year term:

DeAnna Hattaway was appointed to serve on the Board of Directors following the death of Craig Jones. Deanna had previously served on the Supervisory Committee since 2014. DeAnna began volunteering at New Horizons in 2011 as an Associate Board Member. DeAnna has been employed by Volunteers of America Southeast for over 30 years. She currently serves as Vice President of Services. DeAnna also serves on the Alabama Disabilities Leadership Coalition Board, People First of Alabama Advisory Board, and the Little Tree/Learning Tree Advisory Board.

Supervisory Committee Nominees:

Joy Mothershed (Incumbent) – 3-year term:

Joy Mothershed is a manager at Smith, Dukes, & Buckalew, LLP. She began her career with the CPA firm in 2014 as a Staff Accountant. Joy graduated from the University of South Alabama with a Bachelor of Science in Accounting in 2013 and a Master of Accounting in 2014. She is a member of the American Institute of Certified Public Accountants and the Alabama Society of Certified Public Accountants. Joy is an active member of First Baptist Church of Dawes and serves as a Sunday school teacher.

Joyce Morrissette - 1-year term:

Joyce Morrissette was appointed to the Supervisory Committee by the Board of Directors in April 2023. She formerly served as a member of the Nominating Committee for several years and has been a member of the Credit Union since 2001. Ms. Morrissette is currently serving as a Treatment Coordinator/Counselor for the Mobile Community Corrections Center where she has been employed since 2004. She holds a Doctoral PH.D. in Human Services, along with a Master of Philosophy, Master of Public Administration, and several other degrees in her field.

Luvenia Spotswood – 2-year term:

Luvenia Spotswood was appointed to the Supervisory Committee by the Board of Directors in December 2023. She has served on both the Mobile Chapter and the Tuscaloosa Chapter of the Credit Union League. She has also served as a member of the Credit Union Manager's Association of Alabama and has over 37 years of Credit Union experience in various capacities. She is a Certified Financial Credit Union Executive. Since retirement, Ms. Spotswood has been active in her community and has served as Treasurer of the Women's Club of Satsuma.

*Respectfully Submitted,
Annie Josie Adcock – Chairman
Tabitha Scarberry*

NEW HORIZONS CREDIT UNION
Consolidated Statement of Financial Condition
December 31, 2023

ASSETS	2023	2022
Loans to Members	\$161,450,409	\$137,478,382
Less: Allowance for Loan Loss	(\$265,126)	(\$340,263)
NET LOANS	\$161,185,283	\$137,138,120
Cash and Cash Equivalents	\$7,680,555	\$3,895,230
Investments	87,648,917	97,379,393
Accounts Receivable	304,621	358,701
Fixed Assets	11,421,349	7,722,192
Other Assets	3,166,403	3,399,946
Accrued Income	675,349	552,770
TOTAL ASSETS	\$272,082,476	\$250,446,351

LIABILITIES AND EQUITY	2023	2022
Shares	\$118,162,104	\$133,909,421
Share Certificates	\$27,375,799	\$7,869,435
Ira Accounts	\$11,305,281	\$11,027,357
Share Drafts	\$56,481,923	\$60,719,707
Money Market	\$10,778,611	\$18,519,627
Other (Christmas, Vacation)	\$1,168,110	\$1,375,118
Accounts Payable/Other	\$25,894,918	(\$799,882)
Regular Reserves	\$22,967,887	\$21,558,938
Undivided Earnings	2,636,656	2,511,643
Accum Unrealized Gains/Losses Investments	(2,906,782)	(4,578,539)
Accum Other Comprehensive Income/Pension Income	(1,782,031)	(1,666,472)
TOTAL LIABILITIES AND EQUITY	\$272,082,476	\$250,446,351

NEW HORIZONS CREDIT UNION
Consolidated Statement of Income & Expenses
December 31, 2023

INCOME	2023	2022
Interest on Loans	\$6,927,290	\$5,439,740
Income from Investments	\$1,676,073	\$1,200,442
Other Income	\$4,087,900	\$4,354,061
TOTAL INCOME	\$12,691,263	\$10,994,243

EXPENSES	2023	2022
Wages and Benefits	\$4,848,648	\$4,241,677
Office Occupancy/Operations	\$1,623,560	\$1,512,105
Professional Outside Services Expense	\$2,492,753	\$2,441,098
Provision for Loan Loss	\$153,695	(\$152,823)
Educational and Promotional Expense	\$366,048	\$373,845
Annual Meeting Expense	\$2,220	\$2,570
ACUA Dues	\$32,899	\$33,861
All Other Expenses	\$881,993	\$225,724
TOTAL EXPENSES	\$10,401,815	\$8,678,057

NON-OPERATING INCOME (LOSS)	\$10,063	\$196,951
EARNINGS BEFORE DIVIDENDS	\$2,299,511	\$2,513,136
MEMBER DIVIDENDS	\$890,564	\$364,949
NET INCOME (LOSS)	\$1,408,947	\$2,148,187

HORIZONS HELPING HANDS COMMUNITY SUPPORT

The Horizons Helping Hands program is an internal charitable effort whereby our New Horizons Credit Union team members vote annually on the charities they would like to focus fund raising attention. Fundraising is primarily done via designated Jeans Days, internal raffles, and via member participation.

During 2023, the Horizons Helping Hands program stepped up in our local community to fund raise and sponsor several worthwhile nonprofit organizations. The Horizons Helping Hands program was able to assist the Penelope House, Ronald McDonald House Charities of Mobile, and local Animal Shelters.

New Horizons Credit Union also gives back to the community in other ways by partnering with many school activities, local events, and nonprofit organizations. These efforts embrace the credit union industry philosophy of "People Helping People" with sponsorships, donations, and volunteerism such as, but not limited to, the following:

Hi-Q High School Academic Competition

Since 1986, New Horizons Credit Union has been a proud sponsor of Hi-Q, the oldest continuing academic quiz bowl competition in the U.S. organized by the Mobile County Public School System. Hi-Q encourages academic achievement, initiative, and good sportsmanship. Mr. Bob Grip, from FOX 10, presides as the Quiz Master, asking questions from 13 subjects to 18 area high schools competing for cash prizes for their school. The competition starts in January and goes on through March.

Scholarships

For over 25 years, New Horizons Credit Union has awarded \$1,000 scholarships to local high school seniors seeking to continue higher education through the Credit Union's Annual Scholarship Program. Each year, five, \$1,000 scholarships are presented to deserving high school seniors. The deadline to apply is typically April of each year. All high school senior members are encouraged to apply by visiting our website at NewHCU.org each December for the current New Horizons Credit Union Scholarship Application & Information located on our New Wave Savers Youth Account web page.

United Way's Volunteer Income Tax Assistance (VITA) Program

New Horizons Credit Union partners with the local United Way to offer free office space at the NHCU West Mobile branch for United Way's VITA program for the past several years. The VITA program offers free tax services to qualifying consumers that apply through the Mobile, Alabama United Way office.

CUAid.coop & American Red Cross – Disaster Relief Efforts

When disaster strikes, New Horizons Credit Union offers both members and non-members ways to help. Through our website, New Horizons offers a direct link to CUAid.coop to receive relief funds to assist fellow credit union people affected by natural disasters. Plus, New Horizons Credit Union branches offer a safe place to make monetary contributions to the American Red Cross when disasters strike our local area.

HORIZONS HELPING HANDS COMMUNITY SUPPORT

Awards & Recognitions

LSCU's Credit Union of the Year

New Horizons Credit Union was honored to receive the League of Southeastern Credit Union's Credit Union of the Year award for mid-sized credit unions in the state of Alabama. This honor is given to Credit Unions who rise above the rest in financial security, community activism, and financial education.



CUNA's Dora Maxwell Award

New Horizons Credit Union earned the Credit Union National Association's (CUNA) Dora Maxwell Award for exhibiting excellence in social responsibility. This prestige honor in the Credit Union Industry was bestowed to New Horizons Credit Union largely due to our efforts through our Horizons Helping Hands program and the local Mobile County Public School System's Hi-Q Academic Competition.



America Saves Designation of Savings Excellence Award

Your Credit Union was honored for its efforts during National America Saves Week to encourage member saving with the America Saves Designation of Savings Excellence Award. New Horizons Credit Union offers GreenPath Financial Wellness resources, Youth Club Accounts with financial education web links, free financial literacy seminars, and a Credit Re-builder Loan Program – all designed to encourage budgeting and saving. To learn more about these programs, visit our website at NewHCU.org.



Military Saves Designation of Savings Excellence Award

New Horizons Credit Union earned the National Military Saves Designation of Savings Excellence Award for the development of the Horizons Heroes Account and efforts that encourage savings with our military personnel and their families. To learn more about the Horizons Heroes Account and its perks for first responders, active-duty military, healthcare workers, and educators, visit NewHCU.org.



SUMMARY OF SERVICES

- Allpoint® ATM Network
- Bill Pay Services
- Cashier's Checks
- Christmas Club Accounts
- Consumer Loans & Credit Cards
- Credit Life & Disability on Loans
- Debit Cards
- Direct Deposit
- E-Statements
- Ultimate Checking Accounts
- GAP & Extended Warranty Program
- Home Equity & Mortgage Loans
- Horizons Heroes Account
- Individual Retirement Accounts (IRAs)
- Love My Credit Union Member Rewards & Discounts
- Mobile Banking App
- Money Market Accounts
- New Wave Savers Youth Account
- Re-loadable Visa® Debit Cards
- Remote Deposit Capture
- Safe Deposit Boxes
- Share Certificate Accounts
- TruStage AD&D, Auto, Home, & Life Insurance
- Voice24 Telephone Account Access
- And more - **visit NewHCU.org**



NewHCU.org | 251.316.3240

Voice 24: 251.316.3268 | 1.800.447.6706



MEMBER SERVICE CENTER

251-316-3240 • M-F 8:15am-5pm

COTTAGE HILL

9154 Cottage Hill Rd

Mobile, AL 36695

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM (Deposit & Withdrawal)

DAPHNE

7146 Stone Drive

Daphne, AL 36526

Lobby: M-F 9 am-5 pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM (Deposit & Withdrawal) & Night Drop Box

JACKSON

1225 Forest Avenue

Jackson, AL 36545

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM & Night Drop Box

SARALAND

103 Saraland Boulevard South

Saraland, AL 36571

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM (Deposit & Withdrawal) & Night Drop Box

SEMMES

3385 Schillinger Road North, Suite 19

Semmes, AL 36575

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM & Night Drop Box

RANGELINE

5000 Rangeline Crossing Drive Suite C

Mobile, AL 36619

Lobby: M-F 9am-5pm

WEST MOBILE

6320 Airport Boulevard

Mobile, AL 36608

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM (Deposit & Withdrawal) & Night Drop Box