



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JUNE 2024 E-NEWSLETTER

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](#)

[Accounts & Services to Know About](#)

Earn Up to 5.25% APY* With Ultimate Dividend Checking



New Horizons Credit Union offers checking account *solutions* to fit your needs and lifestyle.

With an Ultimate Checking Account, you have the opportunity to earn a competitive dividend rate of up to 5.25% APY* or cashback* by performing tasks that

you may already do!

[*Ultimate Checking Account
Details](#)

Good Grades Reward Program



New Horizons Credit Union offers young members a New Wave Savers Youth Account. This account offers a first step towards teaching financial responsibility and offers other opportunities.

New Wave Savers Youth Account holders can participate in the Good Grades program which rewards students for their hard work and good grades (A/B). Through the program, we draw a lucky student's name to win a New Horizons back pack and \$50 to be deposited into their New Wave Savings Account. Our next drawing is **July 15th**, so get those good grades turned in!

*New Horizons Credit Union adheres to the Children's Online Privacy Protection Rule or "COPPA" that prohibits collecting any personal information online from a child under age 13. For members 12 years old and younger, please have a parent or guardian complete and submit your report card to marketing@newhcu.org OR stop by any NHCU branch drive-thru to drop off your report card in person. Visit the link below for details.

[How To Turn In Your
Grades](#)

FREE Webinar for First Time Homebuyers

Are you looking to buy your first home? GreenPath Financial Wellness is hosting a free webinar for future homebuyers! The webinar will discuss preparation



steps to take when purchasing a home, important considerations in the homebuying process, and how to be a successful homeowner.

Join our partners at GreenPath for this FREE webinar. Register below and tune in on **Wednesday, June 26th at 12:00 PM.**

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 Today

Community News

Penelope House Urgent Item Collection



Through June 28th, all New Horizons Credit Union branches will be collecting items for one of our [Horizons Helping Hands](#) charities, the Penelope House.

Below is the list of items needed by the Penelope House:

- Full size shampoo & conditioner
- Hand soap & bar soap
- Deodorant
- Diapers (sizes 5 & 6) & baby wipes
- NEW women & children underwear
- Toothpaste and toothbrushes
- Hand Sanitizer
- Women's Razors
- Combs, hairbrushes, hair elastics, clips
- Tampons & pads

All donations will go to the women and children staying at Penelope House. Donations can be dropped off at your nearest [NHCU branch](#) during regular business hours.

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!

Loan News

Reel in a Great Rate!

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, the option of **NO PAYMENT** for 90 days!**



****Boat Loan
Details**

Important Notices & Reminders

Holiday Closings

In observance of Juneteenth, all NHCU branches will be closed **Wednesday, June 19th**. Also, in observance of Independence Day, **Thursday, July 4th**, all NHCU branches will be closed.

ATMs and Online Banking will remain available during this time.

Preparing for Hurricane Season

Hurricane season is upon us. Your Credit Union will monitor conditions and post branch operation updates on our website and social media should severe weather be expected in our area. We also offer an online **Emergency Preparedness Guide** with resources you can use to prepare in advance.



In the event of a weather emergency that affects branch operations, be sure

June Fraud Tips

As vacation season kicks into high gear, it is important to be aware of vacation scams and how to recognize them. Below are some vacation scams to watch out for:

- **"Free" vacations:** You may have gotten emails, calls, or text messages saying you've won a vacation, even though you never entered a contest. If you respond, you'll quickly learn that you have to pay fees and taxes first. A legitimate company won't ask you to pay for a free prize.
- **Robocall vacation deals:** You might get robocalls offering you vacation deals at a discounted price. Robocalls from companies trying to sell you something are illegal unless the companies got written permission. If they are doing this, there's a good chance it's a scam.
- **International driving permit scams:** An international driving permit (IDP) translates your government-issued driver's license into 10 languages. Scammers create websites to sell fake IDPs. If you buy a fake IDP, you'll be paying for a worthless and invalid document. *Only the U.S. Department of State, the American Automobile Association (AAA), and the American Automobile Touring Alliance (AATA) are authorized to issue IDPs.*
- **Vacation home scams:** These days, it's easy to connect directly with property owners who advertise their vacation homes online, but scammers are also trying to get your business. They may hijack real rental listings and advertise them as their own, so when you show up for your vacation, you find other people are also booked for the same property.

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.



Love My
Credit Union®
rewards



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 NHCUCU



*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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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 NHCUCU branch during normal business hours.

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