



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JULY 2024 E-NEWSLETTER

Boost Your Savings with a Certificate Account!

6-Month Regular Certificate Account



4.50% APY*

Other rates and terms available.

Save for college, a vacation, home repairs, and more with a **4.50% APY*** 6-month certificate account. Other rates and terms available. Click below for details.

[*Certificate Account Details](#)

Accounts & Services to Know About

Christmas Club Accounts to Start Your Christmas Savings Early



There are only six months until Christmas! Get ready for holiday shopping or travel by preparing early. Open a Christmas Club account today and start saving. It's easier with a separate dedicated savings account that you can set up automatic deposits and transfers into at any time. Then, during the first week of November, the balance held in your Christmas Club account will be automatically transferred to your Savings Account so you can get your holiday shopping or travel plans underway. Stop by a branch and ask about our Christmas Club Account.

[Christmas Club Account Details](#)

Good Grades Reward Program



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! If your child does not have a New Wave Savers Youth Account, now's the time to set them up so they start learning about the importance of saving.

*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 Teaching Kids About Money](#)



Join GreenPath Financial Wellness for practical tips on how to start setting your child up for a financially healthy future at any age. Parents, guardians, and even educators can learn from this free webinar on how to help teach financial literacy.

Register for this FREE webinar below and tune in on **Wednesday, July 24th at 1:00 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

#ILoveMyCreditUnion Day - Friday, July 26th



I Love My Credit Union Day is **Friday, July 26th**, and we want to share the credit union love with our members! Stop by your nearest New Horizons branch on July 26th because we love our members, and we will have some goodies to share while supplies last.

Visit us on social media to learn more about "I Love My Credit Union Day."

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

Personal Loans for Vacation, Back-To-School, & More!

For all of your back-to-school or vacation needs, we have a *solution* for you! Our affordable personal loan rates start as low as **10.99% APR*** for up to 36 months.



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

[*Personal Loan
Details](#)

Refi Your Ride... Whatever It May Be!

Enjoy up to **2% APR*** OFF your current vehicle loan rate from another financial institution.** This refinance program is designed as a *solution* for you to save while enjoying your vehicle even more.



This Refi 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](#)

Reel in a Great Rate!

Start enjoying the water by taking advantage of our affordable Boat Loan rates that start as low as **5.49% 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 Independence Day, all NHCU branches will be closed
Thursday, July 4th.

Branch ATMs and Online Banking will remain available during this time. If you don't have our debit card, inquire today so that you may have access to over 55,000 surcharge free Allpoint® ATMs nationwide as you travel.

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 NHCU has your current email address on file. This can be done through Online Banking, by calling 251-316-3240, or by visiting any NHCU branch.

July Fraud Tips

Protect yourself by staying alert to these common summertime scams.

- **Travel Scams:** Finding a discount on a vacation rental sounds like a dream come true. However, some fraudsters post fake photos on legitimate websites to lure victims and steal their money. *Use a credit card to pay for summer travel expenses. Credit cards provide consumer protections you can't get with other payment methods.*
- **Event Ticket Scams.** You might have plans to catch your favorite band in concert or attend a limited-capacity outdoor festival. Fraudsters also have plans — but theirs include selling phony tickets to these events. *Avoid this scam by dealing directly with the concert venue or trusted ticket retailers.*
- **Summer Job Scams:** Scammers are looking to make extra cash this summer by posing as employers. Playing this part, they're hoping to steal SSNs and other personally identifiable information and sell it for a hefty fee. This information can be used to steal a person's

identity and open new credit accounts. *Anyone who requests personal data as part of an online application should require that you submit it using a secure online portal. Personal data should never be provided via an unsecured email or text message.*

- **Moving Scams:** Many families make their move to a new home during the summer school break. These scams often involve low-ball estimates compared to other moving companies. *Be wary of moving companies unwilling to provide references or who shy away from discussing details of the move before providing an estimate. Search for online reviews to learn about their customer service history.*

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.



A promotional banner for 'Love My Credit Union rewards'. On the left, there is a heart-shaped logo with the text 'LOVE MY CREDIT UNION' inside. To the right of the logo, the text 'Love My Credit Union® rewards' is displayed. Further right is a pink piggy bank with a stack of gold coins on top. The background is light blue with a pattern of small white hearts. On the far right, there is a red button with the white text '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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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.

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