

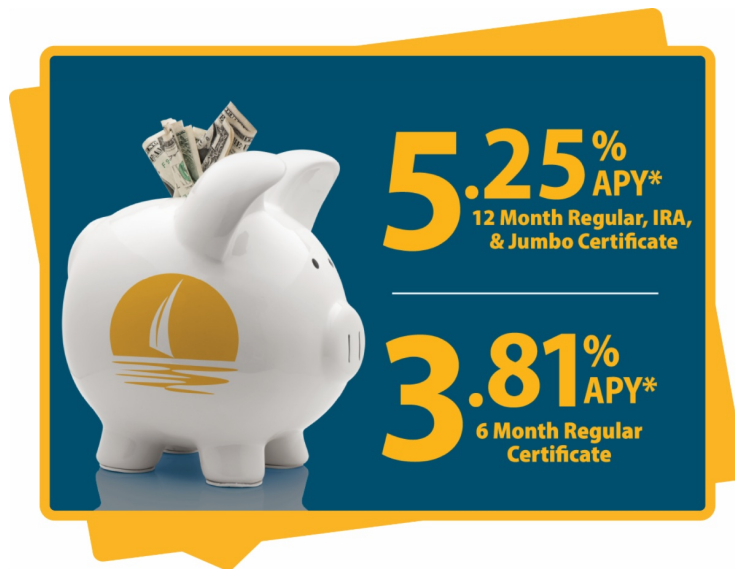


NEW HORIZONS CREDIT UNION

Solutions for the Real World

AUGUST 2023 E-NEWSLETTER

Earn More with these Certificate Accounts



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*.

6-Month Regular Certificate: **3.81% APY***

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

Now is a great time to grab a great rate and save with peace of mind!

[*Certificate Account Details](#)

Accounts & Services to Know About

New Wave Savers Youth Accounts Get Paid for Good Grades – Drawing Winners

Congratulations to our New Wave Savers Good Grades Drawing winners,
Anaya and Corey!



Thank you to all our New Wave Savers who entered. We are proud of all our youth savers and their excellent grades! We will have another drawing in January so keep the good grades coming!

If your child doesn't have a [New Wave Savers Youth Account](#), now is a great time to get him or her started on the path of saving by opening an account today.

Click [here](#) to learn more about the New Wave Savers Good Grade program.

Earn More with Our Ultimate Checking Accounts



New Horizons Credit Union offers several checking account *solutions* to fit your needs and lifestyle. Enjoy Basic Checking OR choose from one of our **Ultimate Checking Accounts*** to earn perks by performing tasks that you may already do.

Ultimate Dividend Checking
earn a competitive dividend rate of
up to **1.00% APY.***

Ultimate Cash Back Checking
allows you to earn
up to **\$8 cashback monthly.***

To receive these Ultimate perks, all you have to do is meet the

monthly requirements:

- Enroll in our FREE e-Statements
- Make at least 15 debit card purchases per month
- Have at least 1 bill pay, 1 ACH payment transaction, OR 1 direct deposit per month

Start now and begin earning a higher dividend rate or cash back!

[*Ultimate Checking Account Details](#)

Credit Union Give Back Sweepstakes Gives You More Reason to Use Your NHCU 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 NHCU Debit Card information or click [here](#) for NHCU Credit Card information.



[*Learn More About CU Give Back Sweepstakes](#)

Southern Capital Services, Inc. - Investment Partner



New Horizons Credit Union understands that we have members who want to earn a higher yield on their money and are willing to take on some risk. For these members, New Horizons Credit Union has partnered with Southern Capital Services who brings the experience you need in the investment world.

To learn more about Southern Capital Services, click [here](#).

All information provided is for informational and educational purposes only and is not intended to provide

investment, tax, accounting, or legal advice. As with all matter of an investment, tax, or legal nature, you should consult with a qualified tax or legal professional regarding your specific situation.

Navigating Medical Expenses - FREE Webinar



Have you ever received an unexpected or much higher than anticipated medical bill? You're not alone! Join this informative webinar to learn how to proactively prepare for out-of-pocket medical expenses and mitigate long-term impact.

GreenPath Financial Wellness will cover everything you need to know about managing medical expenses and debt and resolving it as quickly as possible.

Register below and tune in on **Wednesday, August 9th, at 12 p.m.**

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](#).

Register
Now

Community News

NHCU Earns the Rivel Excellence Award for Brand Awareness



New Horizons Credit Union is proud to have received the Rivel Excellence Award for Brand Awareness at the League of Southeastern Credit Union conference! We are incredibly proud of our Marketing Department for increasing New Horizons Credit Union's brand awareness in our community.

2023 Military Saves Designation of Savings Excellence

We are excited to announce that New Horizons Credit



Union is the proud recipient of the Military Saves Designation of Savings Excellence Award. NHCU earned this distinction through our efforts during Military Saves Week in April and for our Horizons Heroes Account.

Ronald McDonald House's Taste of Hope Served Up by New Horizons Credit Union

New Horizons Credit Union is all about community involvement. During July, New Horizons Credit Union team members volunteered to cook and serve food for the families at Ronald McDonald House Charities of Mobile, one of our Horizons Helping Hands charities. It is our pleasure to serve in our branches and in our community.



Ronald McDonald House Collection



Through August 31st, NHCU branches are collecting essential items for Ronald McDonald House, one of our Horizons Helping Hands charities. Donations can be dropped off at your nearest NHCU branch during regular business hours.

Below is the list of items that we are collecting:

- **Toiletries:** shampoo & conditioner, body wash, lotion, deodorant, razors, shaving cream, personal hygiene products, diaper creams and ointments
- **Cleaning supplies:** all-purpose cleaner, furniture polish, bleach, disinfectant spray/wipes, laundry pods, drier sheets, kitchen trash bags
- **Single serving snacks:** applesauce, fruit cups, granola bars, chips, microwavable mac and cheese, microwave soup/meals, crackers, cakes, paper plates, cups, Ziploc bags, cases of bottled water

Plus, be sure to collect tabs from soda cans, cat/dog food, and canned goods, and drop them off at your nearest branch! We are collecting tab tops through

#ILoveMyCreditUnionDay - July 28th

On July 28th, we celebrated I Love MY Credit Union Day in our branches with snacks and fun activities. Thank you to all our members who came out to celebrate I Love My Credit Union Day with us.



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 **9.99% 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 loan rate from another financial institution.**

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**

Important Notices & Reminders

Contact Information Verification

It is important that you periodically contact your Credit Union to ensure we have the most recent contact information for you and your family members. This includes mailing addresses, home vs. cell phone numbers, and email addresses. Please call us at 251-316-3240 to confirm your current phone number and email address should we have to notify you of potential fraud or important account notices.

Text Message Notifications

We can now text members important Credit Union updates. Sign up to receive text alerts about sudden branch closures/disruptions, weather updates, Online & Mobile Banking updates, and more! To opt in, text "NEWHCU" to 1-866-259-7811 or scan the code to make it even easier.*



*Message and data rates may apply; please contact your wireless provider if you have questions about your text plan or data plan.

***Texting Terms of
Service**

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 for Grand Opening Announcements!



Love My
Credit Union
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

Love



Get Rewards

August Fraud Tip

After more than three years of relief, the payment pause on student loans is coming to an end. This student loan news affects millions of Americans, which creates an excellent opportunity for scammers. Get to know the signs of a scam and do your research before sharing personal information.

- **Get to know the terms of your student loan and the relief program before acting.** Always do your research before sharing personal information. For information, go straight to official government websites, such as ED.gov and studentaid.gov.
- **Never pay money for a free government program.** Scammers often trick victims into paying for free government programs – or they claim you can get additional benefits, faster benefits, etc., for a fee. A real government agency will not ask for an advanced processing fee.
- **Be wary of out-of-the-blue calls, emails, or text messages claiming to be from the government.** Generally, the government will not contact you using these methods unless you grant permission.
- **Watch out for phony government agencies or programs.** Scammers often make up look-alike government websites that sound similar to legitimate agencies or programs.
- **Think something seems suspicious? Reach out to the agency directly.** If you have any concerns about an alleged government representative's legitimacy, hang up the phone or stop emailing/texting. Then, find the official contact information and call to verify.
- **Be careful, even if the information comes from a friend.** Even if a close friend or family member you trust sent you the information regarding student loan relief, make sure the claims are real first.

These tips were provided by the Better Business Bureau. If you've spotted a scam, report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). *If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240*



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.

For some links within the New Horizons Credit Union e-Newsletter, you will be linking to another website not owned or operated by New Horizons Credit Union. New Horizons Credit Union is not responsible for the availability or content of this website and does not represent either the linked website or you, should you enter into a transaction. The inclusion of any hyperlink does not imply any endorsement, investigation, verification or monitoring by New Horizons Credit Union of any information in any hyperlinked site. We encourage you to review their privacy and security policies which may differ from New Horizons Credit Union.

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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 NHCU branch during normal business hours.

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

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