



NEW HORIZONS CREDIT UNION

Solutions for the Real World

November 2024 E-NEWSLETTER

HOLIDAY PERSONAL LOANS FOR ALL YOUR HOLIDAY EXPENSES

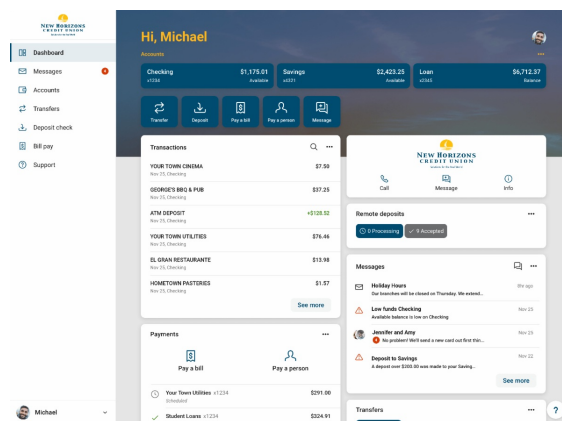
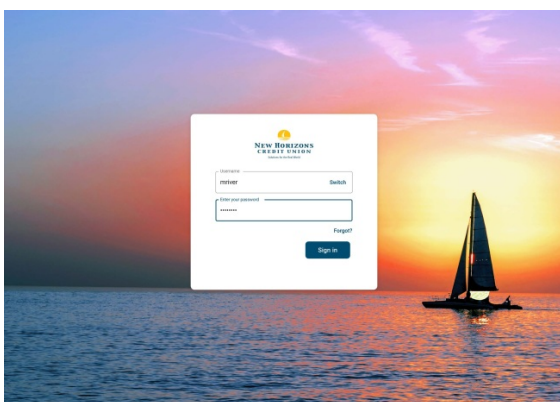


For holiday shopping, travel, and more! Enjoy Personal
Loan rates starting as low as
10.99% APR* for up to 36 months.
Plus, the option of **NO PAYMENT** for 90 DAYS!

[*Learn more](#)

New Online Banking Coming Soon!

Exciting news! Our Online Banking service will receive some updates and enhancements with a new look and feel in **January 2025**. Make sure NHCU has your most current email and cell phone number for important notices concerning the update.



Accounts & Services to Know About

Free Electronic Services



Access your money anytime!

Enroll in free Online Banking, Mobile Banking e-Statement, Bill Pay, and direct deposit - save time & money!

[Click here to learn more.](#)



Christmas Club Accounts to Pay Out in November

If you have a Christmas Club Account, during the first week in November, you will receive a deposit into your primary account for the balance held in your Christmas Club account so you can get your holiday shopping underway! Then, don't forget to start it up again after the holidays! A deposit of any amount will reactivate your Christmas Club Account.

Christmas Club
Account

Certificate Accounts Can Earn You More Safely



If you are looking for a higher return on your money and want a safe and insured investment option, then a Certificate Account may be the *solution* for you.

Now is the time to grab a great rate!

12-Month Certificate: 4.25% APY*
6-Month Certificate: 4.50% APY*

[*Click here for details about our Certificate Accounts.](#)

The Month of
November honors our



Military.

We offer Horizon Heroes Accounts.

At New Horizons Credit Union, we honor our Military and all first responders every day of the year by offering a Horizons Heroes

Account with perks such as: Free 24/7 Online & Mobile Banking, Free access to over 55,000 ATMs through AllPoint ATM Network, Free Notary Services, & More. Active first responders such as physicians, nurses, educators, and military personnel may qualify for this account.

[Click HERE](#) to learn more about Horizons Heroes Accounts.

National Veterans Saves Week

November 11-15th

New Horizons Credit Union participates in the annual National Veterans Saves Week "Make the Pledge to Save" program. Anyone can make the pledge to save and learn more about the program at any time.

Visit veteransaves.org for more information.

*Veterans Saves & Horizons Heroes
Details

EARN MORE with an Ultimate Dividend Checking Account



NHCU offers checking account *solutions* to fit your needs and lifestyle. Enjoy Basic Checking OR our Ultimate Dividend Checking Account*. You may earn

3.25% APY*

on balances up to \$10,000 by performing tasks that you may already do!

Community News

International Credit Union & Member Appreciation Day

During our recent International Credit Union & Member Appreciation Day this past October, we celebrated our valued members by offering a \$100 VISA® gift card to several fortunate winners! This event not only highlighted our appreciation for their loyalty but also nurtured a sense of community among our members.



Free Shred Day Event

The NHCU Marketing Team partnered with the Better Business Bureau (BBB) for the Shred Day Event in Daphne, AL, this past month, helping to reinforce our commitment to protecting our communities from

identity theft and ensuring the security of personal information. Look for announcements on our website at NewHCU.org for future shred day events in 2025.



Feeding the Gulf Coast Food Collection

NHCU members and staff showed their team spirit by dropping off non-perishable food items into their favorite football team's box. The University of Alabama came out on top with the most items donated! Our employees got the chance to show off their team pride by wearing jeans and an Alabama shirt.

Feeding the Gulf Coast is one of the charities supported by our [Horizons Helping Hands](#) community outreach program.



Pet Fest of the Gulf Coast

New Horizons CU was a sponsor and participant of the Pet Fest of the Gulf Coast once again! The NHCU Team enjoyed meeting current and potential new members and spending time with furry friends. This event provided a unique platform to engage with the community as well as promote our products and services.



Breast Cancer Awareness

Our employees showed their support to making Strides Against Breast Cancer by attending the Breast Cancer Walk on Saturday, October 26th. Employees also raised over \$1,500.00 with bake sales and raffles internally to donate to Marketing Strides Against Breast Cancer. Go Team New Horizons!





MAWSS Benefits Fair

Your Credit Union attended the Mobile Area Water Sewer & Sanitation (MAWSS) employee event and was able to pass along financial education tips, product information, and other Credit Union news. We enjoyed meeting the MAWSS Team and look forward to serving them in the future.



Corpus Christi Catholic School Fun Run

Once again, New Horizons Credit Union had the honor to be a Water Stop for the annual Corpus Christi Catholic School Fall "Red Ribbon" color fun run designed to educate students against the use of illegal drug use. It was our pleasure to cheer the students, faculty, and parents on!





Loan News

Venture to *New Horizons* this Fall for your RV

Venture to *New Horizons* with an RV Loan!

New and used RV Loans start

as low as **5.75% APR***

for up to 66 months.

Plus, enjoy no payment for 90 days!



[*RV Loan
Details](#)

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**

Important Notices & Reminders

Notice: Minimum Membership Balance & Deposit Requirement Update

Effective January 1, 2025, the \$25 minimum membership deposit and balance requirement will be reduced to \$5.00. Remember, this is not a fee, but rather a minimum balance requirement. All funds over the minimum required balance are available. If you have any questions regarding this change, please contact the Credit Union directly at 251-316-3240.

Holiday Closing

All branches will be closed in observance of
Veterans Day on Monday, November 11th.

&

**Thursday, November 28th, and Friday, November 29th in
observance of Thanksgiving.**

NHCU ATMs, Online Banking, and Mobile App will still be available.

Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position on our Board of Directors or Supervisory Committee by obtaining a BoD/Supervisory Committee Application Packet from the NHCU Corporate Office at 622 Azalea Rd., Mobile, AL 36609. Annual Meeting is scheduled for April 24,

2025, 6 p.m. at the VOA Office in Mobile, AL. Mail completed packet to Nominating Committee Chair; NHCUC, P.O. Box 2966, Mobile, AL 36652. Packets must be received by Monday, November 14, 2024.

November Fraud Tips

Here are some things you can do today to increase your security and help protect yourself against fraud and identity theft.

1. Keep your contact information up to date, so we can contact you quickly in the event we see suspicious activity on your account.
Note: You may be contacted if fraud is suspected, but NHCUC 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.
2. When shopping, only shop through trusted sources. Always supply the legitimacy before supplying any information.
3. Always change default password and use different passwords for every application.
4. Be sure to check your credit card and bank statements for any fraudulent activity.
5. Don't give personal or account information to anyone that calls.
6. Know the red flags that signal a scam to better understand how scammers operate and the ways in which they pressure or trick you into sending money and information.

If you feel you have been a victim of fraud or identity theft, please contact NHCUC at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).



Love My
Credit Union*
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

Love



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](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. APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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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 US

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