



NEW HORIZONS CREDIT UNION

Solutions for the Real World

FEBRUARY 2023 E-NEWSLETTER

Rangeline Branch **NOW OPEN**



We are excited to announce that our Rangeline Branch has officially opened its doors to start serving members!

5000 Rangeline Crossing Drive Suite C

Monday - Friday: 9 a.m. - 5 p.m.

Our newest branch offers state-of-the-art technology, a touch screen information area, and two member service offices to assist with account and lending needs.

Visit the Rangeline Branch during February for **GRAND OPENING** giveaways, refreshments, and other fun surprises, while supplies last.

[Locations](#)

Loan News

Refi Your Ride is BACK!

Refi your ride... whatever it may be! For a limited-time only, take up to **2% APR* OFF** your current vehicle loan rate from another financial institution.*

This includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers.



[*Loan Details](#)

Debt Consolidation Re-Solutions for the New Year

Start the New Year off right! Consolidate debt with a **Personal Loan** with rates as low as **7.49% APR*** for up to 36 months, a **Home Equity Loan**, or our **Fixed-Rate Visa® Credit Card** with **NO** annual fee and **NO** balance transfer fee.



[*Loan Details](#)

[*Home Equity Loan Details](#)

[Credit Card Details](#)

Accounts & Services to Know About

Earn More with these Certificate Accounts

Now's a great time to grab a great rate!
Rates effective January 9, 2023 and are subject to change.



3.81% APY*
6 Month Regular Certificate

3.86% APY*
12 Month Regular & Jumbo Certificate

[*Certificate Account Details](#)

America Saves Week

February 27 - March 3, 2023

A Financially Confident You



Each year, New Horizons Credit Union participates in America Saves Week to encourage members to save money, build wealth, and reduce debt. We also offer free resources through our GreenPath Financial Wellness partnership for debt management, credit building, and financial education.

This year's America Saves Week theme is about creating financial confidence. Financial confidence is inclusive in that it recognizes that Savers have unique circumstances, and even if you are in a scenario that makes it difficult or impossible to save at this moment — you are committed to doing the work, taking control of your finances, and becoming more financially stable. Make a pledge to yourself and create a simple savings plan that works.

[Take the Pledge](#)

Individual Retirement Accounts

May Help Defer Taxes*

New Horizons CU offers members safe investment options with Individual Retirement Accounts (IRAs). An IRA offers members a higher yield option over our regular Savings Accounts with the goal of savings for your future retirement.



We offer Traditional IRAs, Roth IRAs, and Coverdell Education IRAs all with

their unique benefits. IRAs may also offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings, depending on your tax situation.* These are options to explore as tax season begins.

New Horizons Credit Union IRA investment options are federally insured up to \$250,000 per member (separate from your other New Horizons Credit Union accounts) by the NCUA. This makes IRAs a safe investment alternative for your peace of mind. Make an appointment at any NHCU branch to inquire more or to open an IRA.

*Additional account details may apply. Allowed contributions, income limitations, distribution, and deadlines may vary. Always contact your tax adviser for information and to see if you qualify for any IRA tax savings. Please view IRS Publication 590 for more information about income limitations at www.irs.gov (<http://www.irs.gov/>) or see your tax adviser. For more information on our IRAs, visit one of our branches, speak to an NHCU Representative at (251) 316-3240, or click below for details.

*IRA
Details

Community News

Ronald McDonald House Tab Top Collection



Each NHCU branch is collecting tab tops through October in support of one of our Horizons Helping Hands charities, The Ronald McDonald House. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest branch!

New Wave Youth Savers: It's Report Card Time!

Congratulations to our New Wave Savers Good Grades Drawing winners,
Jackson Tucker and Melody Van Cleave!



Thank you to everyone who entered - we are proud of all the New Wave Savers and their excellent grades! We will have another drawing in July so keep

the good grades coming!

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

*New Wave Good
Grades

NHCU Helps MCPSS Kick-off the Hi-Q Tournament Season

January was the start of the 2023 Mobile County Public School System's Hi-Q Scholastic Tournament, which will last through March. New Horizons Credit Union is proud to be the title sponsor of such a great competition and wish all the teams good luck this season!



2023 NHCU Scholarship Application is Open



If you or your child has a New Wave Youth Savers Account with New Horizons, and is a graduating high school senior, he or she should apply for our scholarship program! We award five \$1,000 scholarships to deserving students who are members of our Credit Union and who go above and beyond in their school or community. The deadline is **April 1, 2023**.

Learn more today about the [New Wave Savers Account](#).

NHCU Partners with Saraland Chamber of Commerce's 100/101 Days of School Photo Contest

New Horizons Credit Union is a proud sponsor of the Saraland Chamber of Commerce. The Chamber held a 100/101 Days of School Facebook Photo Contest in which New Horizons Credit Union had the honor of presenting the

winners with their awards. Congratulations to the winners, Faith Buchanan and Taeler Freeman. Our Saraland branch manager, Brandon Jenkins, and Head Teller, Savannah Johnston, presented the awards to the winners.



Important Notices & Reminders

Holiday Closing

In observance of Presidents' Day and Mardi Gras Day, we will be closed Monday, February 20th, and Tuesday, February 21st. Our ATMs, Online Banking, and Mobile App will still be available.

[ATM Locations](#)

Future McFarland Branch Ground Breaking

New Horizons Credit Union's Board of Directors & CEO - with the assistance of the Mobile Chamber of Commerce and The University of South Alabama reps - broke ground at our future McFarland Branch!

The property is located on the corner of McFarland and Cottage Hill in front of the new Publix. This new branch will be over 2,000 sq. ft. and will offer a 3-lane drive thru service with a 4th lane drive up ATM. Expected completion of this new branch is late summer 2023.

We will post progress updates on our website and social media. We are excited for the future. **Watch us grow!**



Annual Meeting of the Membership Notice

All members are invited to attend New Horizons Credit Union's annual membership meeting to learn more about your Credit Union, provide feedback, and elect the Board of Directors and Supervisory Committee members. The Annual Meeting is scheduled for Thursday, April 27, 2023, at 6 p.m. to be held virtually via Office 365 Teams streamed from the New Horizons Credit Union Corporate Office at 622 Azalea Rd. Mobile, AL.

Members may log in to the Teams meeting via a link provided on our website at NewHCU.org/annual-meeting. Members may also call in to the Teams meeting at +1 (972) 301-8576 and enter the Phone Conference ID: 545 564 737#.

More instructions and information are available at the link below.

[*Annual Meeting Information](#)



Tax Solutions for Members

Save Now



February Fraud Tips

- Verify all financial communications. NHCUCU will never text, email or call asking for account or personal information. During business hours, call

(251) 316-3240 to verify the communication.

- **Know the red flags of a scam.** If you are contacted urgently and unexpectedly by phone, email, text, or direct message with a request for personal information or money— red flag.
- **Set up debit & credit card alerts.** Receive text or email alerts when certain transactions are made, so you can detect fraudulent activity, anytime and anywhere. Sign up for alerts through our website's debit and credit card pages.
- **Monitor your accounts.** Check your accounts on a regular basis to ensure there are no unauthorized charges. To help you catch fraudulent charges, monitor your account daily through Online Banking or our Mobile App.
- **Keep account information safe.** Sign up for free e-Statements and never worry about stolen or misdirected mailed financial information.
- **Review your credit report annually.** Check your credit report to ensure all your information is correct. You may also want to sign up for a credit monitoring service, which alerts you to any activity relating to your credit history. Get your free credit report at AnnualCreditReport.com.

Note: If you ever feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or identitytheft.gov.



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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