



NEW HORIZONS CREDIT UNION

Solutions for the Real World

DECEMBER 2023 E-NEWSLETTER

Stay Connected this Holiday Season



Access your finances from the palm of your hand through our **FREE Mobile App**. Once you are enrolled in Online Banking, download our **FREE Mobile App** to easily access account information, deposit checks remotely, transfer funds through Bill Pay, or find a branch/ATM!

Don't have the free Mobile App? Click or scan below to download it from the Apple App Store or Google Play Store.

[Apple App Store](#)



[Google Play Store](#)



Plus, members shopping or traveling with our Visa® Debit Card can enjoy surcharge-free ATM transactions at over 55,000 ATMs nationwide with our Allpoint® ATM Network.

Electronic Services Details

Accounts & Services to Know About

Anytime Skip-A-Pay

Our Anytime Skip-a-Pay* service allows you the flexibility to react to situations where you could use a bit more cash for emergencies, travel, holiday shopping, or other times when you have higher-than-normal expenses.

Sometimes skipping just one loan payment can offer the relief you need - and we offer a way to do that which won't affect your credit.

[*Skip-A-Pay
Details](#)

Open Your Child a Youth Savings Account for Christmas!



In the season of gift-giving, why not invest in a savings account for your child? With a variety of perks and resources, our [New Wave Savers Youth Account](#) makes a lasting gift! Plus, send us your New Wave Saver's report card by January 15th for our *Good Grades* drawing.

If your child is a graduating high school senior and a member, he or she can apply for our annual [College Scholarship Program](#). Deadline is April 1, 2024.

Free Webinar - Protecting Yourself Against ID Theft



This FREE webinar will bring you up to speed on identity theft, inform you of common scams and pitfalls to avoid, and offer methods to protect yourself against identity theft.

Learn more by joining the webinar on **Wednesday, December 13 at 12:00 p.m.**
Register today through the button below.

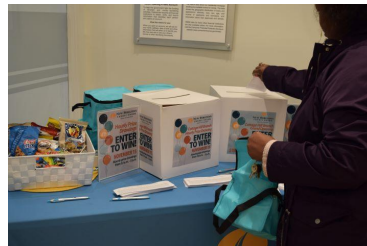
If you miss the webinar or can't make the scheduled time, there are more identity protection and debt management resources available at our [GreenPath Financial Wellness](#) link.

Register Today

Community News

Cottage Hill Grand Opening Celebration

Thank you to everyone who stopped by to celebrate our Cottage Hill branch grand opening! We had so much fun, despite the weather, and are thankful for our team, members and the community for making this event possible.



Horizons Helping Hands - Animal Shelter Donations

Throughout the year, our [Horizons Helping Hands](#) program raised money for local animal shelters which included the Clarke County Animal Shelter, Daphne Animal Shelter, and Mobile County Animal Shelter. Thank you to everyone who made these donations possible!



People Helping People this Holiday Season

A huge shout out to our New Horizons CU team members who have been getting involved in the community and supporting local charities!



Military Saves: Designation of Savings Excellence Award

We are honored to have received the Military Saves Award - Designation of Savings Excellence for encouraging our Military families to save! NHCU highlighted our Horizons Heroes Account for our first responders and active military members, offering excellent discounts and various perks.



Loan News

Personal Loans for Holiday Expenses

For holiday shopping, travel, and more, enjoy Holiday Personal Loan rates starting as low as **9.99% APR*** for up to 36 months.

Plus, 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 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

Holiday Closing

All branches will be closed **Monday, December 25th**, in observance of Christmas Day and **Monday, January 1st**, in observance of New Year's Day. NHCU's ATMs, Online Banking, and Mobile App will still be available for use.

NOW OPEN - Cottage Hill Branch

We are thrilled to announce that our Cottage Hill Branch has officially opened its doors!

9154 Cottage Hill Rd, Mobile, AL 36695

Lobby Hours: Monday - Friday: 9am - 5pm

Drive-Thru Hours: Monday - Thurs: 9am-5pm and Friday 9am-6pm

Through mid-December, visit the Cottage Hill Branch to pick up a snack and enjoy other fun surprises (while supplies last)!

Tax Filing and IRA Reminder

Remember, you can use your end-of-year account statement for tax filing purposes. Members with IRAs, your IRA Balance as of 12/31/23 is its fair market value.

December Fraud Tips

Here are some things you can do to increase your security and help protect yourself against fraud during the holiday season.

1. **Verify all financial communications.** NHCUC will never text, email, or call asking for account or personal information. During business hours, call (251) 316-3240 to verify the communication.
2. **Set up debit & credit card alerts.** Receive text or email alerts when certain transactions are made, so you can monitor for fraudulent activity. Sign up for alerts through our website's debit and credit card pages.
3. **Keep account information safe.** Sign up for free electronic statements and never worry about stolen or misdirected financial information.
4. **Beware of fake delivery notifications.** If you receive an alert regarding an unexpected delivery or an issue with your address, don't click the link.
5. **Check for card-skimming devices that may be attached to a card reader.** Card skimming fraud is very prevalent. The device copies your card's information so it can be used or sold.
6. **Verify donation requests through the charity.** Scammers may send emails or make phone calls posing as representatives for charitable causes and use spoofing technology to make it look legitimate.
7. **Practice caution shopping online.** Online shopping scams are the riskiest type of scam. Not only are these scams the most common, but they're the most likely to lead to financial loss.

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).



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Credit Union*
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

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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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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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