



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

JANUARY 2024 E-NEWSLETTER

## 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 9.99% 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.

[Personal Loan  
Details](#)

[Visa® Credit Card  
Details](#)

[Home Equity Loan  
Details](#)

[Accounts & Services to Know About](#)

## Open a Christmas Club Account Today

Make saving for Christmas easier with our Christmas Club account. You can never start saving too early! Open a Christmas Club account and make deposits as often as you wish. Then, watch your deposits grow on this dividend-bearing account.\* 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.

[\\*Christmas Club  
Details](#)

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



Parents of our New Wave Savers Youth Accounts: Don't forget to submit your child's A/B report card at your nearest branch or via email to [marketing@newhcu.org](mailto:marketing@newhcu.org). This will enter the New Wave Saver into a drawing to win an NHCU backpack and \$50!\* Report cards are due January 15th.

[\\*New Wave Savers Good Grades  
Program](#)

## Individual Retirement Accounts May Help Defer Taxes

An Individual Retirement Account (IRA) offers members a higher yield option over our regular Savings Accounts with the goal of savings for your future retirement. 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 offers several IRA investment options to choose from and each is 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)

(<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 the button below for details.

\*IRA  
Details

## Free Webinar - Reach Your Financial Goals in 2024



Join GreenPath Financial Wellness for a webinar to learn how to set AND reach your financial goals in 2024. They'll discuss how to be honest with yourself to set realistic goals, how to understand and be prepared for what may derail your progress, and strategies to keep you moving towards your goals all year long so that 2024 can be "your year."

Learn more by joining the webinar on **Wednesday, January 24 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 debt management and financial resources available at our [GreenPath Financial Wellness](#) link.

Register Today

## Community News

### 2024 Horizons Helping Hands Charities

New Horizons Credit Union believes in giving back to the community and embracing the credit union industry philosophy of "People Helping People." For this reason, we have named our community efforts - [Horizons Helping Hands](#). New Horizons continues to assist through sponsorships, donations, and volunteerism!



For 2024, our employees voted to commit our fundraising efforts to support the Ronald McDonald House, Penelope House, and local food banks.

To request support for your organization, fill out our sponsor and donation request form available on our [Community Involvement](#) website page.

## Ronald McDonald House Tab Top Collection

New Horizons Credit Union is proud to support the Ronald McDonald House Charities of Mobile! We collected tab tops for their tab top recycling program, and donated \$250 to use for the families. Our staff is grateful to make an impact in our community and partner with Ronald McDonalds House!



## People Helping People this Holiday Season

Our Cottage Hill branch had an amazing time participating in the Dawes Christmas Parade! We are so proud to have been part of this community event, and we cannot wait for all the community events in store for us next year!



## Loan News

### 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

We will be closed Monday, January 15th in observance of Martin Luther King Jr. Day. Our ATMs, Online Banking, and Mobile App will still be available.

## Annual Meeting 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 25, 2024, at 6 p.m. and will be held at the Volunteers of America (VOA) Southeast office at 1204 Hillcrest Road, Mobile, AL 36695 in their special events building.

More instructions and information are available at the link below.

[Annual Meeting  
Details](#)

## Tax Filing and IRA Reminder

If you earned over \$10 in dividends in 2023, a 1099 Tax Form will be mailed by 1/31/24. However, you can use your end-of-year account statement for tax filing purposes. Members with Individual Retirement Accounts (IRAs), your IRA Balance as of 12/31/23 is its fair market value.

## New Year Fraud Tips

The loss of money, personal information, and perseverance of scammers continue with online purchase scams. The Better Business Bureau recommends adding a few precautionary steps to your New Year's resolution list.

- **I resolve to be cautious with email.** Be wary of unsolicited emails from a person or a company. Remember, scammers can make emails look like they are from a legitimate business, government agency, or reputable organization.
- **I resolve never to send money to strangers.** If you haven't met a person face-to-face, don't send them money. Money sent to strangers in this way is untraceable, and once it is sent, there's no getting it back.

- **I resolve to do research before making online payments or purchases.** Research the retailer before entering payment information when shopping online. Ask: Is this a person or business I know and trust? Do they have a working customer service number? Where is the company physically located? Have I checked to see if others have complained?
- **I resolve to use my best judgment when sharing my personal information.** Sharing sensitive personal information with scammers opens the door to identity theft. Never share financial information, birthdate, address, Social Security/Social Insurance number, or Medicare number with an unsolicited caller.
- **I resolve to be social media smart.** Use privacy settings and only connect with people you know. Be careful about including personal information in your profile. Scammers may use this information to make themselves pass as friends or relatives. Also, be careful when buying products you see on social media, they may be misleading ads.

This article was provide by the Better Business Bureau.

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.

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

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

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