



NEW HORIZONS CREDIT UNION

Solutions for the Real World

MAY 2023 E-NEWSLETTER

EXTENDED! Refi Your Ride... Whatever it May Be!

NEW HORIZONS
CREDIT UNION
Solutions for the Real World

Refi Your Ride!
Up To
2% APR* OFF
Your Current Rate**

*APR= Annual Percentage Rate. All loans subject to credit approval.

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.

Now is a great time to save with lower payments!

[*Refi Your Ride Details](#)

Loan News

Have *REAL* Water Fun This Summer!

Start enjoying the water by taking advantage of our affordable Boat Loan rates that start as low as 4.75% APR* for up to 66 months.

Plus, enjoy the option of *No Payment for 90 Days!***



[**Boat Loan Details](#)

Home Equity *Solutions* for Your *Real* Dreams

Your home's equity could offer the fix you need for repairs, add-ons, that dream vacation, and much more!

Use the funds built up (equity) in your home to secure a lump sum, fixed-rate Home Equity Loan.



[Home Equity Loan Details](#)

Accounts & Services to Know About

Military Appreciation Month & Perks



In honor of Military Appreciation Month, New Horizons wants to remind our members of our Horizons Heroes Account. This account offers a variety of perks to active military, first responders, and educators.*

Qualifying Horizons Heroes will receive:

- .25% APR* discount on Consumer & Personal Loans**
- .25% APY* increase on our Certificate Account Rates***

Earn More with these Certificate Accounts



If you are in the market for an insured account that offers a higher yield than a regular Savings Account, and you are willing to lock in funds for a set term, then a Certificate Account may be what you are looking for. Now is a great time to grab a great rate and save with peace of mind.

6 -Month Regular Certificate at **3.81% APY***
12-Month Regular & Jumbo Certificate at **3.86% APY***

[* Certificate Accounts Details](#)

Why Wait For a Paper Statement? FREE Electronic Statements are Quick & Secure

E-statements provide you with the same information as paper statements, and are securely stored behind Online Banking (for up to two years) and are available sooner than statements sent via regular U.S. Mail. If needed, E-Statements can be printed out or electronically stored for longer safe keeping.

Once you log-in to Online Banking, you will see the menu for all our **FREE** electronic services such as E-Statements. To enroll, click on E-Statements and use your Online Banking User ID and password.

[Check Out Our Free Electronic Services](#)

Understanding Credit - Free Webinar May 10th



NHCU partners with GreenPath Financial Wellness to offer members **FREE** financial resources. Are you interested in better understanding credit reports, credit scores, and how they work together?

Join our partners at GreenPath Financial Wellness for a FREE webinar! You will learn why credit score is important, what impacts your credit report, and tips to improve your credit score.

Register below and tune in on **Wednesday, May 10, 2:00 - 2:45 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 for free at [GreenPath Financial Wellness](#).

Register
Now

Successful National Credit Union Youth Month



Thank you to everyone who stopped by a branch to open a New Wave Savers Youth Account or contribute to their child's already existing account! By doing so, you were entered into contest to win a \$100 Visa® Gift Card – we will be drawing a winner on **May 19th**.

Even though National Credit Union Youth Month has come to an end this year, don't forget to keep teaching your child the benefits of saving and financial responsibility! Visit the link below to learn more about our New Wave Savers Youth Account and financial literacy resources.

New Wave Savers Youth
Account

Good Grades Reward Program



As a part of the New Wave Savers Youth Account, we offer a Good Grades program to reward students for their hard work and good grades (A/B). Through the program, we draw a lucky student's name to win an NHCU back pack and \$50 to be deposited into their New Wave Savers Youth Account.

Our next drawing is **July 15th**, so get those good grades turned in!

*New Horizons Credit Union adheres to the Children's Online Privacy Protection Rule or "COPPA" that prohibits collecting any personal information online from a child under age 13. For members

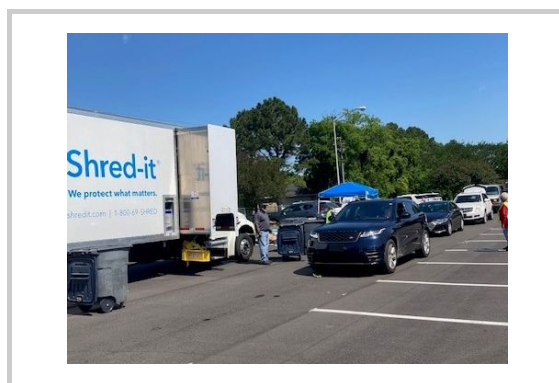
12 years old and younger, please have a parent or guardian complete and submit your report card to marketing@newhcu.org OR stop by any NHCU branch drive-thru to drop off your report card in person. Visit the link below for details.

How To Turn In Your Grades

Community News

NHCU Partners with the Better Business Bureau for a Free Community Shred Day

New Horizons CU is proud to help sponsor the Better Business Bureau Serving Central and South Alabama Annual Shred Days. This year, the Mobile event was held on Friday, April 28th at the James Seals Park and helped over 400 consumers safely shred personal documents. New Horizons is an advocate for fraud awareness and educational tips to guard against identity theft.



We hope to sponsor another Shred Day event soon! Look for announcements on our social media pages and website.



2023 New Wave Savers Youth Account Scholarship Winners

New Horizons Credit Union awards five, \$1,000 scholarships annually to graduating high school senior members based on their community service, extra curriculum activities, grades, and an essay.

We are pleased to announce the 2023 Scholarship winners:

- Anna M. - Davidson High School
- Greta S. - Saraland High School
- John P. - Daphne High School
- Lydia V. - Van Cleave Academy

Congratulations to these students and thank you to everyone who submitted an application, we wish all New Wave Savers the best in furthering their education!

2023 Virtual Annual Meeting

Thank you to all our members who joined our virtual Annual Meeting of the Membership on April 27th where the Credit Union's progress, financials, and elections were discussed. We sincerely appreciate our members for your continued loyalty and for choosing New Horizons Credit Union as your primary financial institution.



Have Some Tab Tops You Want to Donate?



Each NHCU branch is collecting tab tops in support of one of our Horizons Helping Hands charities, The Ronald McDonald House – which offers a free place to stay for families with hospitalized children. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc., and drop them off at your nearest branch!

Important Notices & Reminders

Holiday Closing

In observance of Memorial Day, all NHCU branches will be closed Monday, May 29th. ATMs and Online Banking will remain available during this time.

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!**



Text Message Notifications

When we have important branch operation news, Credit Union alerts, and special promos to share with you, we will have the ability to text you! 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](#)

A promotional banner for xfinity mobile and Spectrum mobile. On the left is a photo of a smiling man. The text reads "xfinity mobile | Spectrum mobile™" in blue and black. Below that is "EXCLUSIVE MEMBER OFFER" in red. On the right is the "Love My Credit Union rewards" logo and a red button that says "Learn More".

May Fraud Tips

The scam tactic of **smishing** is on the rise, so it is important to be aware of how to recognize it. **Smishing** is the fraudulent practice of sending text messages pretending to be from reputable companies in order to retrieve personal information, such as passwords, account numbers or credit card numbers.

Follow the tips below to avoid falling victim to smishing:

- **Never respond to texts from strange sources.** Should the text claim to be from someone you know, your financial institution or another trusted source, verify the sender is legitimate.
- **Never provide personal information,** including passwords, addresses, credit card numbers and email addresses.
- **Contact financial institutions and other accounts directly.** Never use contact information in the text since it likely leads to the scammer.
- **Don't click on attached files or links.** They could go to sites that infect your device with malware, including spyware and ransomware.
- **Use MFA (multi-factor authentication)** whenever available for all

your accounts.

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](https://www.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](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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