



NEW HORIZONS CREDIT UNION

Solutions for the Real World

MARCH 2025 E-NEWSLETTER

Set *Sail* with our Boat Loans



Take advantage of our affordable Boat Loan rates that start as low as 5.49% APR* for up to 66 months with the option of NO PAYMENT for 90 days! *

[*Boat Loans & Refi
Details](#)

Stop by our booth at the Mobile Boat Show at the Mobile Convention Center March 14-16 to speak to a Loan Specialist about our Boat Loans and Refi Your Ride special!

Where: Mobile Convention Center

When: March 14 - 16, 2025

Click Here for
Details

Accounts & Services to Know About

Individual Retirement Accounts (IRAs) May Help Defer Taxes* Come April 15th (Tax Day)

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/>) 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



GreenPath
financial wellness

*GreenPath Webinar:
Making the Most of your Tax
Refund*

Are you one of the many Americans who receive a sizable tax refund each year but aren't quite sure how to make the best use of it? If you find yourself wondering where last year's refund went or wish you had made different choices with it, you're not alone. This is your opportunity to make smarter decisions in 2025! New Horizons CU partners with GreenPath Financial Wellness to offer this special webinar to help you maximize your tax refund this year. Learn more by joining the free webinar on
Wednesday, March 19 at 1:00 pm CST

Register
Now

75th Anniversary Refer-A-Member \$75 Incentive*



Refer-A-Member Details*

Don't forget – there's still time to earn a \$75 bonus! Our 75th Anniversary Refer-A-Member incentive is running until **March 31**. When you refer a friend or family member to join, both you and your referral can receive a **\$75 bonus**.* It's an easy way to earn extra cash while sharing the benefits of being part of our community. Spread the word today and enjoy the rewards!

EARN MORE with an Ultimate Dividend Checking Account



NHCU offers checking account *solutions* to fit your needs and lifestyle with a free Debit Card. Enjoy Basic Checking OR our **Ultimate Dividend Checking Account**.*

You may earn up to

3.25% APY*

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

Loan News

Refi Your Ride... Whatever It May Be!



**Refi Your Ride
Details

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.

Home Equity Solutions for your *Real* Dreams



Unlock the potential of your home's equity to fund repairs, upgrades, your dream vacation, weddings and more! Tap into your home's value with a lump-sum, fixed-rate Home Equity Loan for the flexibility you need.

Home Equity Loan
Details

Community News

Mobile Chocolate Festival

We are proud sponsors of the Mobile Chocolate Festival benefiting the Penelope House which offers free resources and safe haven to victims of domestic violence. Come out to enjoy some chocolate and stop by our booth to speak to our team members!



What: Vendors with samples, food trucks, and more!

When: Saturday, April 12, 10 a.m. - 3 p.m.

Where: The Grounds - 1035 Cody Rd. Mobile, AL. 36608

Click [here](#) to find out more about the Chocolate Festival.

FREE Community Shred Day

New Horizons Credit Union is partnering up with the Better Business Bureau of Mobile to offer a free shred day in Mobile, AL. on *Friday, April 4, 2025*. Have your sensitive documents securely shredded from the convenience of your car.



When: Friday, April 4, 9:00 a.m. - 12:00 p.m.
(or until the shred truck is full)

Where: Shoppes at Bel Air (behind the former JCPenney)
3299 Joe Treadwell Dr, Mobile, AL 36606

What: Paper documents only. Two boxes or bags, 50 lb. limit. No businesses. No binder clips, CDs, or anything non-paper, please!

2025 NHCU Scholarship Application is Open

If your child has a New Wave Savers Youth Account and is graduating high school in May, he or she should apply for our scholarship program! This is the last month to apply before the **deadline of April 1, 2025**. 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. Learn more today about the [New Wave Savers Youth Account](#).

Coming soon:
April is National Credit Union Youth Month!



If your child doesn't have a New Horizons Credit Union Savings Account - now's the time to open him/her up one!

Prepare your child to save big during National Credit Union Youth Month in April with our exciting Savings Carnival!

Visit any of our branches throughout April and grab a fun carnival treat while making a deposit into your child's New Wave Savers Account while supplies last. Your child could be entered into our Youth Month contest for a chance to win BIG!

Visit our website and social media soon for more details for this event coming in April.

NHCU Partners with United Way of Mobile & the Volunteer Income Tax Assistance Program

Each year, New Horizons Credit Union proudly partners with the United Way of Southwest Alabama's Volunteer Income Tax Assistance (VITA) program to offer valuable support to qualifying individuals in our community. Through this collaboration, VITA aims to provide free, reliable tax preparation services to those who need it most.

If you're interested in utilizing the VITA services, the first step is to reach out

directly to the United Way of Mobile at [251-219-0606](tel:251-219-0606). They will confirm your eligibility for the program and help you schedule an appointment for assistance. Appointments are required. It's important to note that both members and non-members are welcome to participate as long as they meet the United Way qualifications.

We're thrilled to be part of this initiative, ensuring that more people have access to the tools and resources they need during tax season. Don't miss out, contact the United Way today to see if you qualify and take the next step toward receiving the assistance you deserve.

Love My Credit Union Member Discounts Intuit Turbo Tax Services

New Horizons Credit Union also partners with the Love My Credit Union discount program which offers all members a discount for Intuit Turbo Tax services. For more information about this and all Love My Credit Union member discounts, [click here](#).

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!



Important Notices & Reminders

Holiday Closing

All branches will be closed *Tuesday, March 4*, in observance of **Mardi Gras Day**.

NHCU 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 24, 2025, at 6 p.m.** at the **Mobile VOA Office in Mobile, AL.** Please save the date to attend. Visit NewHCU.org for details.

March Fraud Tips

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

1. **Beware of Tax Scams.** Avoid unsolicited calls or emails claiming to be from tax authorities. Use official websites (like IRS.gov) to check your tax status.
2. **Spring Break Travel Scams.** Avoid fake travel deals and hotel offers on social media or unknown websites. Book directly through trusted sites and check reviews.
3. **Verify all financial communications.** NHCU will never text, email, or call asking for account or personal information. During business hours, call (251) 316-3240 to verify the communication.
4. **Guard Your Social Security Number.** Be mindful of who you share your Social Security number with, especially when dealing with online services or unfamiliar entities.
5. **Keep your contact information up to date.** This way, financial institutions will be able to reach you in the event of unusual account activity.
6. **Be Cautious with Public Wi-Fi:** Avoid accessing sensitive information like bank accounts or making purchases when connected to unsecured public Wi-Fi networks, as they can be a hotspot for scammers.
7. **Keep an eye on your accounts for potential fraud.** Review your statements right away and monitor charges through Online Banking

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

[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.

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.

©2025 New Horizons Credit Union

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

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!