



NEW HORIZONS CREDIT UNION

Solutions for the Real World

DECEMBER 2024 E-NEWSLETTER

Happy Holidays from NHCU & STAY CONNECTED With Us!



**Traveling or shopping this holiday season?
Stay connected and access your finances from the
palm of your hand with our FREE Mobile App**

Once you are enrolled in our FREE 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. This can be incredibly handy when traveling this holiday season.

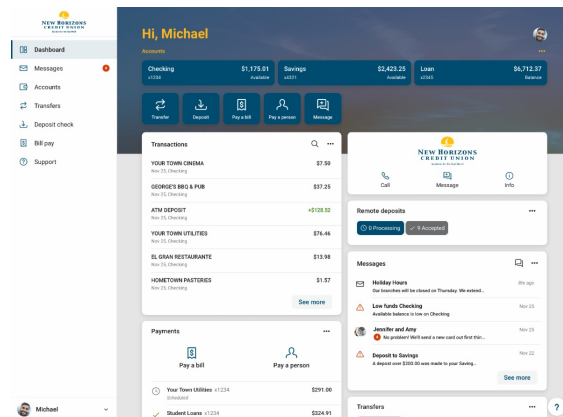
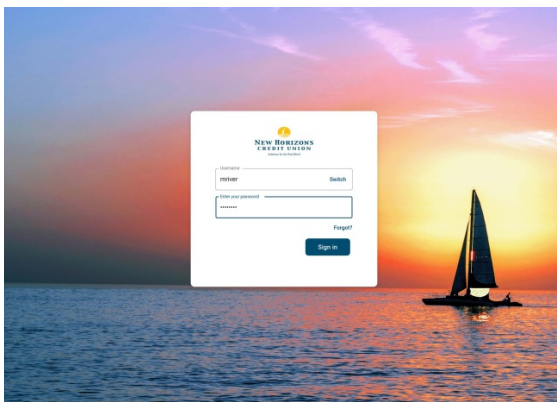
Don't have the free Mobile App? Click or scan below to download it from the Apple App Store or Google Play Store.



Exciting Changes Coming in January 2025

New Online Banking Coming Soon!

Exciting news! On January 28th, our Online Banking portal will receive an update and take on a new look! The same functionalities will be available but overall navigation will be updated. Visit our website at NewHCU.org in early January for details on what to expect.



Minimum Membership Balance & Deposit Requirement Update



Effective January 1, 2025, the \$25 minimum membership deposit and balance requirement will be reduced to **\$5.00**.

Remember, this is not a fee, but rather a minimum balance requirement. All funds over the minimum required balance are available.

This update will automatically apply to all members. There is nothing you need to do

except be aware of the update. If you have any questions regarding this change, please contact the Credit Union directly at 251-316-3240.

75th Anniversary Refer-a-Member and earn \$75!*



2025 marks our 75th Anniversary! We will kick off our 75th Anniversary with a Refer a member campaign starting on **January 1st**. Start thinking about friends and family you'd like to join. *Look for more information coming out in January.

Accounts & Services to Know About

Open Your Child a Youth Savings Account for Christmas to Help Teach Financial Literacy!



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! Our New Wave Savers Youth Account helps teach financial literacy and provides a way for your child to save. 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, 2025.

Certificate Accounts Can Earn You More Safely



If you are looking for a higher return on your money and want a safe and insured investment option, then a Certificate Account may be the *solution* for you.

Now is the time to grab a great rate!

12-Month Certificate: 4.25% APY*

6-Month Certificate: 4.50% APY*

[*Click here for details about our Certificate Accounts.](#)

Anytime Skip-A-Pay

Our Anytime Skip-A-Pay* service allows you to react to situations where you could use more cash such as emergencies, travel, holiday shopping, and times when you have higher-than-normal expenses.

Sometimes skipping just one payment on your NHCU loan can make all the difference and offer the relief you need. We offer a way to do just that which won't affect your credit.

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

EARN MORE with an Ultimate Dividend Checking Account

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

3.25% APY*

on balances up to \$10,000 by

performing tasks that you may already do!



*Ultimate Dividend Checking Account Details

Community News

Ronald McDonald House Tab Top Collection

NHCU members and staff showed their support by collecting thousands of tab tops and raising \$250 for the Ronald McDonald House. Our Daphne branch came out on top with the most tab-tops donated! Thank you to everyone that collected tab tops for Ronald McDonald House of Mobile! Your contributions will greatly help the families at RMH.



Alabama Pecan Festival

New Horizons Credit Union was proud to once again be a Stage Sponsor for the



Annual Alabama Pecan Festival held in Tillman's Corner. We are proud to support this three-day family friendly event in our local community each fall.

New Horizons is People Helping People

The New Horizons Credit Union Team was busy in the community this fall supporting local organizations such as the Corpus Christi School Red Ribbon Fun Run, Mobile Pet Fest, and Alzheimer Awareness Walk to name a few!



Loan News

HOLIDAY PERSONAL LOANS FOR ALL YOUR HOLIDAY EXPENSES



For holiday shopping, travel, and more! Enjoy Personal Loan rates starting as low as **10.99% APR*** for up to **36 months**. Plus, the option of **NO PAYMENT for 90 DAYS!**

*Holiday Personal Loans

Shop & Travel Safe with an NHCU Visa® Credit Card



Using an NHCU Visa® Credit Card is safer than carrying cash and can be replaced if lost or stolen.

Plus, our Visa® Credit Card program is designed to help members save with fixed rates, no balance transfer fees, no annual fees, and an opportunity to earn reward points.

* Credit Card
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 close early at 1p.m. on Tuesday, December 24th and will be closed all day on Monday, December 25th, in observance of Christmas Day and Monday, January 1st, in observance of New Year's Day.

NHCU ATMs, Online Banking, and Mobile App will still be available.

Annual Meeting Notice

The NHCU Annual Meeting of the Membership is scheduled for **April 24, 2025, 6 p.m.** at the **Mobile VOA Office in Mobile, AL.** Please **save the date.**

More information will be sent in your upcoming year-end statement.

Tax Filing & IRA Reminder

Remember, you can use your year-end statement for tax filing purposes. Members with IRAs, your IRA balance as of 12/31/24 is its fair market value.

December Fraud Tips

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

- 1. 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.
- 2. ATM Safety.** Be aware of your surroundings and use machines in well-lit areas. Be sure to keep your PIN private. If you feel unsafe, leave.
- 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

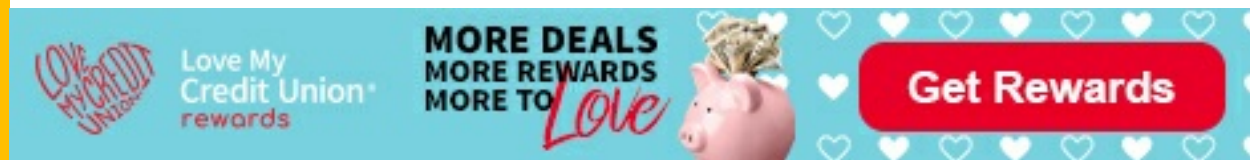
the link.

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 NHCU at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).



A promotional banner for 'Love My Credit Union' rewards. On the left is the 'Love My Credit Union' logo. In the center, the text reads 'MORE DEALS MORE REWARDS MORE TO Love' with a pink piggy bank icon. On the right is a red button that says 'Get Rewards'. The background is light blue with white hearts.



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.

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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 US

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