



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## MAY 2024 E-NEWSLETTER

### Military Appreciation Month & Perks



In honor of Military Appreciation Month, New Horizons Credit Union wants to remind 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 Loans\*\*** and  
**.25% APY\* Increase on Certificate Account Rates\*\***

**\*\*Horizons Heroes Account Details**

## Accounts & Services to Know About

### Earn Up to 5.25% APY\* With Ultimate Dividend Checking



New Horizons Credit Union offers checking account *solutions* to fit your needs and lifestyle.

With an Ultimate Checking Account, you have the opportunity to earn a competitive dividend rate of up to 5.25% APY\* or cashback\* by performing tasks that you may already do!

[\\*Ultimate Checking Account  
Details](#)

## Successful 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 our Youth Month drawing to win one of three Visa® Gift Cards – we will announce three winners by **May 24th**.

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 Saver Youth Account  
Details](#)

## Good Grades Reward Program

As 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](mailto: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

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

E-statements provide you with the same information as paper statements, 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

## AllPoint® Surcharge-Free ATM Access - Emergency Planning for Account Access



Don't forget that New Horizons Credit Union partners with AllPoint® ATM Network to offer members using our NHCU Debit Card surcharge free ATM access at over 55,000 ATMs nationwide. This is a great benefit to have as we approach hurricane season with more options to access funds in the case of evacuation. If you don't have our Debit Card, click [here](#) to learn more. To find an ATM near you, select the button below.

Find an ATM Near  
You



# Community News

## 2024 Annual Meeting

Thank you to everyone who joined us for our Annual Meeting. After four years of virtual meetings, we were excited to host in person and see all our wonderful members face to face.

Members were able to socialize and meet NHCU officials. All members attending received goody bags and were entered into a raffle for door prizes.



*We sincerely appreciate our members for your continued loyalty and for choosing New Horizons Credit Union as your primary financial institution.*

## Mobile Area Community Events

During April, New Horizons Credit Union Team Members attended a number of community events!



Penelope House's Mobile Chocolate Festival



Gulf Quest's Family Fun Day



Southwest Mobile Chamber of Commerce Business Expo



Eastern Shore Chamber of Commerce Business Expo

## 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's annual shred days. This year, the Mobile event was held on Friday, April 12th at Medal of Honor Park and helped over 450 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.

## 2024 New Wave Savers 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 2024 Scholarship winners:

Kasen D. - Clarke County High School

Rylee D. - Fairhope High School

Alyson D. - Mary G. Montgomery High School

Daniel J. - Jackson High School

Jayden M. - Saraland High School

*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!*

## 2024 Horizons Helping Hands Tab Top Collection



Each branch is collecting tab tops through October in support of one of our [Horizons Helping Hands](#) charities, The Ronald McDonald House Charities of Mobile. Be sure to collect tabs from soda cans, cat/dog food, canned goods, etc. and drop them off at your nearest branch!

### Loan News

#### Reel in a Great Rate!

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, the option of **NO PAYMENT for 90 days!\*\***

**\*\*Boat 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

In observance of Memorial Day, all NHCU branches will be closed **Monday, May 27th**. ATMs and Online Banking will remain available during this time.

### May Fraud Tips

Use caution when hiring a home improvement contractor, especially following a major storm or weather event when many homeowners are trying to repair their homes. However, contractor scams can happen anytime. Below are some tips to spot this scam:

- Watch out for "red flags." Say no to cash-only deals, high-pressure sales tactics, high upfront payments, handshake deals without a contract, and on-site inspections.
- Ask for references and check them out. If you can, get references from past customers, both older references to check on the quality of the work and newer references to ensure current employees are up to the task. Check them out at [BBB.org](http://BBB.org) to see what other customers have experienced.
- Always get a written contract with the price, materials, and timeline.
- Know the law. Work with local businesses that have proper identification, licensing, and insurance. Confirm that your vendor will get related permits, and make sure you know who is responsible for what according to your local laws and that your vendor will comply.

These tips were provided by the Better Business Bureau – visit [bbb.org](http://bbb.org) to learn more about protecting yourself from fraud.

*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.*



Love My Credit Union® rewards

Get Rewards

The banner features the 'Love My Credit Union' logo on the left, a pink piggy bank with a stack of money on top in the center, and a red button with the text 'Get Rewards' on the right. The background is light blue with a pattern of 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](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](http://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.**

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