

NEW HORIZONS CREDIT UNION

Fall 2007

2008 Board of Director and Officials Election Procedures

Dedicated to its members, who are also its owners, New Horizons Credit Union is presided over by representatives of its membership. New officials are elected in accordance with the procedures stipulated in the Credit Union's bylaws.

In accordance with the Credit Union bylaws the Chairman of the Board will "appoint a Nominating Committee of not fewer than three members." As directed by Credit Union Bylaws (Article V, Section 1), "it is the duty of the Nominating Committee to nominate at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held", in writing by Monday, November 5, 2007. The submission must be accompanied by a biography (less than 75 words) and a certificate stating the candidate is agreeable to the nomination and will serve if elected.

In addition to candidates nominated by the Nominating Committee, members may be nominated by petition. The petition must nominate a member and must be signed by 1% of the NHCU membership (which would be approx. 250 members). All signed petitions must be received by the Secretary of the Board prior to Monday, November 19, 2007 at P.O. Box 2966, Mobile, AL 36652. A letter signed by the candidate certifying a willingness to serve for the term for which the member is being nominated must accompany the petition and

include a written description of their qualifications.

Should there be no contest, nominees to the New Horizons Credit Union Board of Directors and Supervisory Committee will be elected by acclamation at the Credit Union's Annual Meeting on March 28, 2008.

ELECTION SCHEDULE

November 5, 2007:

Deadline for candidate name submission by the Nominating Committee

November 19, 2007:

Deadline for filing nominations by official petition with the Secretary of the Credit Union

December 17, 2007:

Secretary of the Credit Union posts all nominees' names

January 11, 2008:

Ballots mailed, if necessary, to members eligible to vote

February 15, 2008:

Deadline for ballot submission, if necessary.

March 28, 2008:

Annual Meeting, 7 p.m.
University of South Alabama -
Mitchell Center, Mobile, AL

The
Number

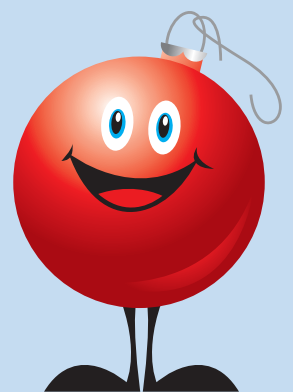
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Six Flags...
Six pack of drinks...
Six pop tarts in a box...
McDonald's opens at 6...
Six million dollar man...

Good things come in sixes! We will be opening our sixth New Horizons Credit Union location late fall 2007 in midtown Mobile at 1610 Government St. The branch will feature plenty of parking and drive up service. Hours will be Monday – Friday, 9am – 5pm.

Make the Holidays happier...

Apply for a Santa's Helper Holiday loan and/or Visa Credit November 1 – December 14, 2007 and be entered to win a \$500 shopping spree! The Holiday loan special rate of *8.50% APR for amounts up to \$2,500 will be available November 1 – December 31, 2007.



Enjoy a rate as low as *8.9% APR on a Visa Gold card! Our Visa credit cards include no Annual Fee, no Cash Advance fee, same low APR* for Cash Advances and 25 day grace period.

*subject to credit approval, APR=Annual Percentage Rate

Visit any branch or newhcu.org to apply!

Our members are winners!

Congratulations to the members who were big winners in recent months. (winners as of 9/4/07)

Be Beach Bound Giveaway – Amber Sims

- Weekend for Two at the Perdido Beach Resort in Orange Beach, AL, \$50 Shell Gas Card and \$50 Visa Gift Card



VP of Marketing, Maria Bladorn, presenting prizes to winner, Amber Sims.

July Member Referral Promotion – Sandy Brunson

- Sony 50" LCD Projection HDTV

eStatement and Bill Pay Sign Up Promotion -

Weekly winners of a \$25 Visa Gift Card:

- Larry Foots
- Tamika York
- Ashley Strickland
- Sanders Mason
- Dewitt Dowell
- Douglas Greene
- Gloria Barnette
- Barbara Phillips

Back to School Loan Promotion -

Monthly winners of a \$100 Office Depot Gift Card:

- July - James Wade
- August - John Nelson, Jr.

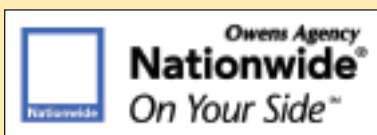
Cutting Auto Insurance Premiums

Here are a few tips on how to keep your auto insurance premiums down:

- Increase your deductible to lower your premiums.
 - Consider eliminating collision and comprehensive coverages or raising the deductible as your car gets older.
 - Consolidate your policies. Discounts are available for insuring both home and auto with the company.
 - Add anti-theft devices such as an alarm.
 - Secure your vehicle when parking.
 - Assess the need for uninsured motorist coverage.
- Your health insurance may provide nearly identical benefits.

As a member of New Horizons Credit Union, you may be eligible for special auto insurance rates. Call for a comprehensive review of your auto insurance needs today!

Owens Insurance Agency
1428 Hillcrest Rd
Mobile, AL 36695
(251) 633-6363



PHISHING ALERT DO NOT GIVE OUT YOUR PERSONAL INFORMATION

If you get an e-mail/phone call asking you to verify personal information or to update membership data, **DO NOT RESPOND!** New Horizons Credit Union will **NEVER** send you an e-mail or letter asking you to verify account numbers, passwords, social security numbers or any personal information.

New Horizons sponsors innovative curriculum supplement

MAKING THE RIGHT MONEY MOVES and SAVING WITH MANDY & RANDY are sponsored as a public service of New Horizons Credit Union for area schools. These programs were offered to a few area test schools last Spring to determine their success and if they will be offered to other area schools in the future. Faculty members from the test schools volunteered to teach the programs within their math, consumer economics or personal financial curriculum classes. The teaching materials, including teacher guide and student workbooks, were provided at no cost to the schools. "We feel that it is important that young adults have a chance to practice money management in the classroom, where mistakes won't cost real dollars," said Maria Bladorn, VP of Marketing.



P.S.S. – Product or Service Spotlight

Payroll Deduction

Choose to automatically put a portion of your paycheck into New Horizons Checking, Savings, Christmas Club, Share Certificate and/or toward your monthly New Horizons loan payment. All of this without doing anything other than filling out one simple form, one time, until you want to make changes. Ask your employer if this service is available.

Holiday Closings

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| October 8 – | Columbus Day |
| November 12 – | Veteran's Day |
| November 22-23 – | Thanksgiving Holidays |
| December 25 – | Christmas Holidays |
| January 1 – | New Year's Day |