



Annual Meeting

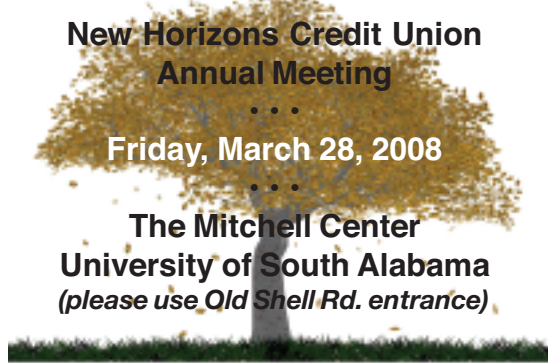
Roots to Branches : Continuing the Growth

Members of all ages are welcome to join New Horizons Credit Union Board of Directors, Supervisory Committee, Staff and fellow members at our Annual Meeting to be held Friday, March 28, 2008 at 7pm at the Mitchell Center location on the campus of the University of South Alabama. Members will hear more about our achievements in 2007 and our plans to continue growing in 2008. Every attendee receives a special gift and is eligible to win cash door prizes totaling more than \$2,000! Reservations are not necessary. We hope to see you there!

New Horizons Credit Union
Annual Meeting

•••
Friday, March 28, 2008
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The Mitchell Center
University of South Alabama
(please use Old Shell Rd. entrance)



The 2008 Nominees

Report from Your Nominating Committee

As announced in the fall 2007 newsletter, New Horizons Credit Union's Bylaws provide a process for the nomination and election of officials to represent you, the members/owners.

On December 20, 2007, the Nominating Committee nominated the following individuals for the respective positions and terms:

Nominating Committee

Annie (Josie) Adcock, Chairperson
Dr. Cevin Cormier
Kevin Crutchfield
John King

Board of Directors

Nominated for a three year term:
Linda Brown (incumbent)
Gerald Easley (incumbent)
Craig Jones (incumbent)

Supervisory Committee

Nominated for a three year term:
Ralph Altice

New Horizons Credit Union received no official petitions for its 2008 elections. Therefore, the above individuals will be elected by acclamation at this year's Annual Meeting.

Midtown Grand Opening

All day event!

January 16, 2008

1610 Government St.

9 - 11am > coffee & donuts
11:30 - 1pm > pizza & soft drinks
1:30 - 5pm > cookies, coffee & punch

> Door prizes including iPods and pre-paid wireless phones
> Giveaways

> Coin Grab for the kids

*Open an account with checking
or add checking to your existing share account
to be entered to win a Relaxation Package!*
(January 16 only)

Representatives from Nationwide Insurance and Merrill Lynch will be available for questions and advice.

Member Referral

-February-

The entire month of February will be "Member Referral Month" at NHCUCU. Invite family and friends to enjoy the same great benefits you do. Anyone who lives, works, worships or attends school in Mobile, Baldwin, Washington, Clarke, Monroe or Escambia Counties in Alabama can join. For every new member that current members refer, the current member will receive \$10 deposited into their share account and the new member will receive \$5 deposited into their share account after the new account has been open for 30 days. Also, the referring member will be entered for a chance to win a **\$250 Best Buy gift card!** For every new member you refer, that's another chance to win! In order to be entered in the drawing, the person you've referred must present the referral form when opening a membership. Referral forms and Official Rules are available at www.newhcu.org and at any of our branch locations.

Tax Preparation Discount

from Prichard, Dewberry & Hodges, PC

Prichard, Dewberry & Hodges, PC will prepare your tax return including itemized deductions and most other schedules for only \$135. This also includes free electronic filing and direct deposit of your refund into your NHCUCU account. Additional states are \$25 each. You can call 251-639-7059 for an Income Tax Organizer to help you gather your information or email deborah@pdhpcas.com to receive one electronically.

College Scholarships

for 2008 graduating seniors

New Horizons Credit Union will be awarding **\$5,000** in college scholarships in April, 2008.

To be considered for the scholarships, students must:

- Be a member of the New Wave Savers Club at New Horizons
- Complete and submit a scholarship application* to:

New Horizons Credit Union
Attn: Scholarship Committee
PO Box 2966
Mobile, AL 36652

by **April 1, 2008**

- Submit a recent photo with application.
- Request an official high school transcript be mailed to New Horizons using the address above by **April 1, 2008.**

*Applications can be picked up at any New Horizons branch or printed from www.newhcu.org.

Lucky #7

*A 7th Branch
opening in Semmes!*

Within the first quarter of 2008, New Horizons will open a **seventh** convenient branch located at **Forum Shops, 3385 Schillinger Rd.** ATM and Drive-Up service will be available. Hours will be Monday - Friday, 9am-5pm.

Branches and Hours

West Mobile
6320 Airport Blvd.
M-F 9am-5pm
Sat 9am-1pm

Saraland
103 Hwy. 43 S.
M-F 9am-5pm

Theodore
5500 Willis Rd.
M-F 9am-5pm

Midtown
1610 Gov't St.
M-F 9am-5pm

Daphne
7146 Stone Dr.
M-F 9am-5pm
Sat 9am-1pm

Foley
2255 N. McKenzie St.
M-F 9am-5pm



P.S.S. Product & Service Spotlight Visa Credit Card

- * Two types of cards available - Classic & Gold
- * The APR* for the Classic is 10.50%**
- * The APR for the Gold is 8.9%**
- * Same low rates for Cash Advances!
- * Your APR will not vary in relation to an index.
- * NO Annual Fee
- * NO Cash Advance Fee
- * Local service for questions and assistance
- *APR=Annual Percentage Rate
- **Subject to credit approval

Visit any branch or newhcu.org to apply!

ABCs of Auto Coverage

There are three broad categories of auto insurance:

A: Auto physical damage - comprehensive and collision

Comprehensive and collision involves loss to your vehicle. Comprehensive coverages include theft, vandalism, fire, broken windshield, etc. Collision coverage involves direct and accidental damage caused by crash or upset.

B: Bodily injury and property damage liability

Property damage liability and bodily injury liability refers to damage and injury costs which you become legally obligated to pay.

C: Family compensation and medical damage

Family compensation or medical payment involves injury to you, relatives living in your household and other occupants.

Other major coverages are: uninsured motorist, underinsured motorist, towing and labor, loss of use, CB radios and cell phones. As a member of New Horizons Credit Union, you may be eligible for special auto insurance rates. Call for a comprehensive review of your insurance needs today.

Owens Insurance Agency
1428 Hillcrest Rd.
Mobile, AL 36695
251.633.6363



Owens Agency
Nationwide
On Your Side™

Holiday Closings All Branches

MARTIN LUTHER KING DAY
Monday, January 21, 2008

PRESIDENT'S DAY
Monday, February 4, 2008

MARDI GRAS DAY
Tuesday, February 5, 2008

Investing Insight submitted by John Ferguson, Financial Advisor, Merrill Lynch

Using IRA's to Minimize Taxes, Save for Retirement and Build Wealth

Both the Traditional IRA and the ROTH IRA can provide you the opportunity to enhance your total financial picture and build wealth. There are important differences between the Traditional IRA and the ROTH IRA, and your choice depends largely on your age, current income and distribution goals.

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Seminar Dates

Reservations not necessary

Tuesday, February 12, 2008
1 - 5pm
at the Daphne Branch
7146 Stone Dr.

Thursday, February 14, 2008
1 - 5pm
at the Saraland Branch
103 Hwy. 43 S.

Wednesday, February 20, 2008
9am - 1pm
at the West Mobile Branch
6320 Airport Blvd.

Ruth's Chris Gift Card

NHCU members who open a CD, IRA or Money Market account January 1 - March 31, 2008 will be entered to win a \$250 gift card to Ruth's Chris Steakhouse!

Enter to win a Laptop!

NHCU members who sign up for eStatements January 1 - June 30, 2008 will be entered to win a laptop! Visit www.newhcu.org Log on to Home Banking Click the eStatements link to sign up