

# New Wave savers-club Journal

Winter 2007  
New Horizons Credit Union

## *a Dollar a Day*

You're young, so why worry about what your wallet might look like twenty or thirty years from now, right? Wrong!

One of the key parts to saving and earning interest is time. The great news is, because you're young, you have a lot of time ahead of you! Use it to build your future.

### *Don't Spend All of Your Money!*

If it all goes away, then how will you buy the things you need to live? You should always have some money put away. It is much easier to save a little each day now than to put away a lot of money later on. Even just a dollar a day will grow dramatically! Visit [www.earlyearners.com/kids-calc-dollar.htm](http://www.earlyearners.com/kids-calc-dollar.htm) to see how much you can make by saving a small amount each day. Also visit [www.earlyearners.com/kids-calc-soda.htm](http://www.earlyearners.com/kids-calc-soda.htm) for some other very interesting calculators.

Having money lets you work towards your own goals. In the real world, you need money to do just about anything, and the good news is if you start saving now, you'll have enough to achieve your dreams later. You're already heading in the right direction with your share account at New Horizons!



## *College Scholarships* for 2007 High School Graduates

New Horizons Credit Union will be awarding  
at least **\$3000** in college scholarships in May, 2007.  
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 **May 1, 2007***
- *Submit a recent photo with application.*
- *Request an official high school transcript be mailed to New Horizons using the address above by **May 1, 2007**.*

\*Applications can be picked up at one of the branches in West Mobile, Theodore, Satsuma (Saraland beginning Jan. 16), Daphne or Foley.

## ***Holiday Schedule***

The credit union will be closed on the following dates:

**Monday, January 1**  
New Years Day

**Monday, January 15**  
Martin Luther King, Jr. Day

**Monday, February 19**  
President's Day

**Tuesday, February 20**  
Mardi Gras Day



P.O. Box 2966  
Mobile, AL 36652

## ***Save Spring Break!***

Enter for a chance to win a Spring Break gift pack, *including* an **MP3 player!** For every **\$20 deposit** you make into your share account from **March 1 - 30, 2007**, you are entered into the drawing! The winner will be drawn at 4 pm on March 30th. Good luck!



**The Satsuma branch is *moving* to Saraland!**

On Friday, January 12, the Satsuma Branch will close and re-open at 103 Highway 43 in Saraland on Tuesday, January 16.

## ***Free Gift and Cash Prizes!***

Come learn more about your credit union and have an opportunity to win cash prizes at the

**NEW HORIZONS CREDIT UNION  
56TH ANNUAL MEETING**

**March 16, 2007 ~ 7 pm  
Mitchell Center at the  
University of South Alabama**

YOU RECEIVE A FREE GIFT JUST FOR COMING!