



NEW HORIZONS CREDIT UNION

Solutions for the Real World

APRIL 2019 E-NEWSLETTER

Make Your Dream Home A Reality



With new mortgage products, New Horizons offers *solutions* to fit any need, at any time.

Call our Mortgage Center at (251) 259-5767 or email mortgages@newhcu.org for more information.

Mortgage Info

Loan News

Time To Test The Water!

Apply for a Boat Loan now so you can enjoy some *REAL* summer fun.

Rates starting as low as 2.89% APR* for up to 66 months!

Apply Now!



Solutions for *REAL* Driving fun. Auto Loans with **NO PAYMENT FOR 90 DAYS!**

We have auto loan rates as low as 1.99% APR* for up to 48 months with no payment for 90 days. Please visit an [AutoCash](#) Dealer for an extra incentive for financing with NHCU!

Check it out!



Community News

Penelope House



A huge thank you to all of our members who helped us collect items for Penelope House during January and February. We couldn't be more thankful for the out-pore of love and support from our community. Penelope House offers resources and a safe place for victims of domestic violence.

American Red Cross & NHCU

Would you help save up to three lives?

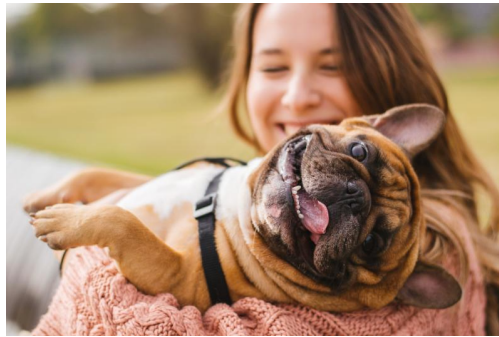


May 20th from 1 p.m. – 5 p.m. at our West Mobile Office (6320 Airport Blvd. Mobile, AL 36608), NHCUC will host a community Blood Drive. Donors of all blood types are needed, especially those with types O negative, B negative, and A negative. Blood is a perishable product that can only come from volunteer blood donors. With someone in the US needing blood every two seconds, blood products must be constantly replenished, according to the Red Cross. Please help by stopping by the Blood Drive on May 20th. You can pre-book an appointment at redcrossblood.org so there's little to no wait time. Look for the New Horizons Credit Union blood drive!

Download the Blood Donor App | redcrossblood.org | 1-800-RED CROSS | 1-800-733-2767 | Save time with RapidPass

Individuals who are 17 years of age (16 with parental permission in some states), meet weight and height requirements (110 pounds or more, depending on their height) and are in generally good health may be eligible to give blood. Please bring positive ID when you come to donate. ©2018 The American National Red Cross | 148925/186201

Horizons Helping Hands



Collections for County Animal Shelters

Throughout the months of April and May, New Horizons will be collecting items for our local animal shelters. You can drop off items at any New Horizons Branch.

[View Wish List](#)

It's National Credit Union Youth Month!



Now's a great time to enroll your child in our New Wave Youth Savers Club. It's free to enroll and a fun way to teach financial education!

The theme for National Credit Union Youth Month 2019 is "The Future is Yours, Picture it! Save for it! Share it!" Together, we're encouraging young members to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there. By staying true to credit union philosophy in an engaging new way, we can set our young members on the path to financial education, understanding and security.

This year's Youth Month theme inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

Don't forget to use #NewHCUYouthMonth when posting!

Be a New Wave Saver!

Important Notices & Reminders

ALL OFFICES CLOSED APRIL 22ND Credit Union - Wide System Migration

On Monday, April 22, all New Horizons Credit Union branches will be closed in order to complete a system upgrade and migration to a safer server location to ensure business continuity in the event of a natural disaster. This migration will also affect our electronic services.

We realize this system migration will cause inconvenience, but this project is critical to the Credit Union and our members in order to protect our data. This past summer, we saw how Tyndall FCU was greatly impacted after the hurricane and their members without any access to any services for many days. This is unacceptable to New Horizons Credit Union.

This system migration project must happen before the hurricane season begins again. The system migration is scheduled for Monday, April 22nd, and once completed – the Credit Union will resume normal operations.

What this means to you, our members?

During the downtime on Monday, April 22nd, besides closed branches - all electronic services will be offline. This includes our Online & Mobile Banking, Bill Pay Service, and Voice-24 Telephone Account Access. All access to ATMs and Debit Card purchases may be limited, if available at all, on April 22nd. Please make note of this day and try to plan ahead so that you are not inconvenienced. Please know that the Credit Union's goal is to have all services back up and running as soon as possible.

If you have any questions, please contact our Member Services Center at 1-800-824-3610.

2019 Annual Meeting of the Membership

New Horizons Credit Union's Annual Meeting of Membership is scheduled for **Friday, April 19, 2019, at 7 p.m.** at the University of South Alabama – Student Center -Mobile, AL. Learn more about your Credit Union by making plans to attend.

[Click Here for More](#)

Effective May 1st - Debit Card Daily POS Purchase Limit In Place

Effective May 1, 2019, New Horizons Credit Union's Visa Debit Card's maximum Point-of-Sale (POS) purchases cannot exceed \$2,500.00/day without prior notice to the Credit Union. This daily purchase limit is due to increasing fraudulent transactions that get reported each year involving debit cards and is an attempt to further protect our members' accounts and minimize identity theft losses.

TAX DAY APPROACHING

Individual Retirement Accounts (IRAs) May Help Defer

Some Taxes & Tax Refunds May Be An Investment Opportunity

Every member is unique and has their own definition of financial independence and their own comfort zone for investments. Your Credit Union offers Certificate Accounts, Individual Retirement Accounts, and Money Market Accounts that are fully insured by the National Credit Union Administration. These accounts offer a safe way to invest for the long-term and IRAs may help to defer some taxes, but always consult with your tax adviser to see if you qualify for IRA Tax Savings.

To learn more about these products [click here](#).

With tax returns coming in, New Horizons Credit Union understand that we also have members who want to earn a higher yield on their money and are willing to take on some risk. For these members, New Horizons Credit Union has partnered with Southern Capital Services that brings both experience and integrity. They can customize an approach to help you plan and grow your assets.

Visit our website to learn more about the available finance planning services.

[Click Here](#)



Beat the Tax Deadline and Save up to \$15 on TurboTax

Have you filed your taxes yet? You can still easily beat the April 15th deadline and get your maximum refund with TurboTax®. Take advantage saving up to \$15 off TurboTax for New Horizons Credit Union members! To access the member discount, click on the TurboTax web banner located on your credit union's website. Start today and save!

- **TurboTax has you covered.** TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- **Real CPAs review your return.** With TurboTax Live, you can even talk with a CPA or EA onscreen for unlimited advice and a final review of your return.



About #NewHCU

New Horizons, formerly known as Scott Southern Division Employees Credit Union and later Scott Credit Union, was established in 1950. We are a member-owned, not-for-profit organization, governed by a member-elected Board of Directors. We lend to our neighbors with all lending decisions made locally. Your hard earned deposits are re-invested right here – on the Gulf Coast.

Learn More About NHCU



*New Horizons Credit Union is federally insured by the NCUA. All loans are subject to credit approval. Contact New Horizons Credit Union for details on all of our loans, products, and services. New Horizons is an Equal Housing Lender. APR= Annual Percentage Rate

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