



NEW HORIZONS CREDIT UNION

Solutions for the Real World

MARCH 2019 E-NEWSLETTER

Be Ready For Every Moment



New Horizons offers mortgage solutions to fit any need, at any time. Call our new Mortgage Center at (251) 259-5767 or email mortgages@newhcu.org. Check out what we can offer you, and stay on the lookout for new mortgage products coming soon!

[Mortgage Info](#)

[Loan News](#)

[For Wherever Your Course](#)

Leads You

With Golf Cart rates as low as 3.24% APR* for up to 66 months, now is the perfect time to travel the course life leads you.

[Visit Our Website!](#)



Time To Test The Water!

Why not jump in? Apply for a Boat Loan now so you will be ready for the summer.

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

[Apply Now!](#)

There are no secrets to success; Just good ol' hard work.

New Horizons Credit Union offers loans as low as 4.24% APR* for up to 84 months on new and used Farm Equipment. We know you work hard, let us help you succeed with the equipment you need.

[Click here to apply today!](#)



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!](#)



Branch Spotlight

Meet our staff at West Mobile!



With the financial pressures of tax season, our Personal Financial Specialists are here to offer solutions! Stop by your local branch today.

West Mobile Branch
6320 Airport Blvd
Mobile, AL 36608

Open M - F, 9 - 5; Sat (Lobby Teller only & Drive-thru) 9-12
Deposit Capable 24/7 ATM & 24/7 Night Drop Box

Community News

American Red Cross & NHCU

**Would you help save
up to three lives?**



New Horizons Credit Union would like to sponsor an American Red Cross blood drive at our West Mobile location, but we need to make sure we have enough people to donate blood before we can commit. We support and encourage you to take time to give blood; a simple way to make a difference in someone's life. Your one blood donation can help save up to three lives.

If you are interested in participating in a blood drive at our West Mobile Branch, please submit your contact info by March 10, 2019.

[Submit Contact Info](#)

Exact time and date of blood drive will be announced pending the results of this survey.

[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



A huge thank you to all of our members who helped us collect items for Penelope House during February and March. We couldn't be more thankful for the out-pore of love and support from our community.

2019 Mobile Chocolate Festival

New Horizons Credit Union will be a sponsor at the 11th Annual Mobile Chocolate Festival which benefits the Penelope House. Please make plans to attend this fun and worthwhile event.

Saturday, March 30, 2019
10:00am to 4:00pm
The Grounds
1035 Cody Road North, Mobile, AL 36608

Important Notices & Reminders:

Mardi Gras Day Closing

We will be closed Tuesday, March 5th in observance of Mardi Gras Day. ATMs and Online Banking will remain available during this time.

Be sure to [sign up for remote deposit capture](#) which offers the convenience of depositing checks from wherever you are.

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](#)

Our 2019 Scholarship Application Deadline is April 1st!

Our 2019 Scholarship Application for graduating seniors is open, but the deadline is quickly approaching. We offer five \$1,000 scholarships to deserving students that are members of our Credit Union, as well as go above and beyond in their school or community. For more information on our Scholarship program or to apply, please click the link below!

[Learn More](#)

Reclaimed Property



Interested in reclaimed property? Check out our new Repo Page, and place a bid!

[View Now](#)

Individual Retirement Accounts (IRAs) May Help Defer Some Taxes

At different stages in your life, you face different financial needs. Whether you want to start saving for your future, avoid taxes on a pension plan payout or other income, or protect a lifetime of savings, a New Horizons Credit Union IRA may be the right solution. Besides flexibility, IRAs may offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings. New Horizons Credit Union offers several IRA investment options to choose from and each is federally insured up to \$250,000 per member (separate from your other New Horizons Credit Union accounts) by the National Credit Union Administration.

Additional account details may apply. Allowed contributions, income limitations, distribution, and deadlines may vary. Always contact your tax advisor for information and to see if you qualify for any IRA tax savings.

Please view IRS Publication 590 for more information about income limitations at www.irs.gov (<http://www.irs.gov/>) or see your tax advisor. For more information on our IRAs, visit one of our branches, call a Personal Financial Representative at (251) 316-3240, or [Click here to learn more.](#)

New Investment Services Available



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.

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](#)

Be Aware of Potential Scams:

Just a friendly reminder that New Horizons Credit Union 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.

To report fraudulent charges, or a lost or stolen card during business hours contact our call center at (251) 316-3240. After hours, call: (800) 449-7728.



Members Save Up to \$15 on TurboTax

Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. **To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!**

- **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for, so you don't miss a thing.
- **Get a head start on your taxes.** Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

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The BENefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint ®! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.



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