



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JANUARY 2021 E-NEWSLETTER

FREE Investment Webinar with Southern Capital Services, Inc.



Are you thinking about investing and need to learn the basics? Tune in to a FREE webinar with our investment services partner, **Southern Capital Services, Inc.**
Plus, attendees will receive a free gift!

Registration Link:

<https://forms.gle/Y2cVi5r2DBVvBTBC6>

(If you have trouble submitting the Registration Link/URL above, copy and paste the entire URL to your browser window to access.)

Join the webinar via the login button below on

Tuesday, January 26, 2021 - 12:00 PM - 1:00 PM (CST)

Please save this date & time to your calendar, and login at least 5 minutes prior to start to ensure connectivity. Meeting host will open to attendees once webinar is ready to start. If you don't already have GoToMeeting set up on your PC or Mobile Device, please download and test prior to the webinar.

Join the Webinar

Accounts & Services to Know About

New! Anytime Skip-A-Pay



Our Anytime Skip-a-Pay service allows you the flexibility to react to situations where you could use a bit more cash for emergencies, medical purposes, repairs, or other reasons when expenses are higher than normal.

[Skip-A-Pay Details](#)

Register for GreenPath's FREE Financial Wellness Webinar

Register for GreenPath's FREE webinar to discuss simple ways to get on track with your finances in 2021. Let GreenPath provide ways to budget, save, and reduce stress. Learn more by joining the webinar on Wednesday, January 20, 2021, 12:00 pm CT.



[Register for Webinar](#)

Loan News

Debt Consolidation Solutions



Consolidate debt with **Personal Loans** with rates as low as **6.49% APR*** for up to 24 months and now, **Home Equity Loans** with rates as low as **4.00% APR*** for up to 60 months.

[Loan Details](#)

**Online Loan Rate
Discount Special**

When you apply for a loan online, you may qualify for a **.25% APR* loan rate discount on selected consumer loans.*** This is a limited time offer, so take advantage before it is too late! Apply online!



©NHCUC 2020. NMSL #410405. *APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer from September 1, 2020 – March 31, 2021 for members who apply for a consumer loan using NHCUC's online [Loan Application](#) at NewHCU.org. All loans are subject to credit approval. Rates are based on an evaluation of applicant's credit and may vary. Offer cannot go below NHCUC loan floor rate for any loan product or be applied to existing NHCUC loans. This offer may be extended, canceled or withdrawn at any time. Existing NHCUC loans do not qualify for refinancing. This offer does not apply to members enrolled in Horizons Heroes account program. This offer does not apply to Mortgages/HELOC products, Credit Cards, or Share/Certificate Secured Loans. Call 251-316-3240 or Visit NewHCU.org for details on loans and membership.

Loan Discount Details

Community News

New Horizons Proudly Supports Local Animal Shelters

New Horizons' employees voted to support local animal shelters such as the local Animal Rescue Foundation, Mobile County Animal Shelter, Daphne Animal Shelter, and Clarke County Animal Shelter. Each shelter received a portion of the \$1,000 raised through our Horizons Helping Hands program.



Horizons Helping Hands 2021 Charities



New Horizons Credit Union believes in giving back to the community and embracing the credit union industry philosophy of "People Helping People." For this reason, we have named our community efforts - [Horizons Helping Hands](#). New Horizons continues to assist with sponsorship and donations, and we also realize the importance of putting some skin in the game through volunteerism!

In 2021, Horizons Helping Hands is committed to helping St. Jude Children's Research Hospital, Making Strides Against Breast Cancer, and Feeding the Gulf Coast. These Corporate

Charities were voted on by our employees. Fundraising for Horizons Helping Hands for these charities is primarily done through designated Jeans Days and member participation.

To request support for your organization, fill out our sponsor and donation request form available on our Community website page at NewHCU.org

Important Notices & Reminders

Annual Meeting Notice

All members are invited to attend New Horizons Credit Union's annual membership meeting to learn more about your Credit Union, provide feedback, and elect the Board of Directors and Supervisory Committee members. The Annual Meeting is scheduled for Friday, April 23, 2021, at 6 p.m. at the University of South Alabama – Student Center - Mobile, AL. However, as was the case in 2020, attendance may become limited by State of Alabama social distancing and room capacity restrictions and unexpected University of South Alabama's pandemic restrictions. These possible restrictions may also cause the meeting to relocate and/or be conducted via a virtual meeting setting.

Notice to any Annual Meeting relocation or changes will be posted at NewHCU.org, posted at all branches, sent to members via an e-Notification, and posted on NHCU social media as the date approaches.

Tax Notice

You can use your year-end statement for tax filing purposes. Members with IRAs, your IRA balance as of 12/31/20 is its fair market value.

If you've earned over \$10 in dividends in 2020, a 1099 Tax Form will be mailed by 1/31/21.

Stimulus Deposit Notice

As Congress decides on another round of stimulus funds and when/if those funds may be released, please know that our website and Online Banking service may experience intermittent downtime due to the large volume of members accessing their accounts at the same time. Also, for this reason, longer than normal hold times should be expected if calling our Member Services Center. Please be patient and login or call at another time should you experience these delays.

It is our understanding that the Department of Treasury (IRS) will release stimulus funds to those who qualify via the same method as done previously. Therefore, if you filed your taxes electronically, your stimulus funds will be deposited by the IRS electronically to the account number and routing number specified in your return information. If you requested a treasury check for your last tax refund, the IRS will mail a check to the address on your last return.

If you have any questions regarding the IRS stimulus payment, please visit www.IRS.gov.

NHCU is unable to determine when or if you will receive a payment.

Brookley Branch Moving to Midtown

Due to the pandemic and limited lobby space to fully serve our members, the Brookley branch officially closed on December 31, to facilitate a move to the nearby Midtown branch location at **1610 Government Street**. The Midtown branch may not be quite ready to open until later in the new year, but it will offer both full lobby service as well as drive-thru service. Appointments will still be encouraged but not required at the Midtown branch **ONLY**. Due to social distancing in our lobby, members wishing to utilize lobby services may be asked to wait outside or in their vehicles.

Updates on the Midtown branch opening will be posted on our website and social media.

Martin Luther King Jr. Day Closing

We will be closed Monday, January 18th in observance of Martin Luther King Jr. 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.

Important Notice Regarding Toll Free Dialers

In an effort to more efficiently streamline our incoming calls due to the high volume we receive each month, our phone system is now able to differentiate between a true local call and a true long-distance call. Now, local callers will no longer be able to call in through our toll free 800 # if calls originate from a local number/phone and will be asked to dial our local number 251-316-3240. **To avoid any inconvenience, local callers should dial and save our local number, 251-316-3240, as soon as possible.**

Limited NHCU Branch Operations & Masks Required Due to Coronavirus Restrictions

For everyone's health and safety during this pandemic, all New Horizons Credit Union branches will continue to offer lobby service by appointment only (with the exception of our Midtown branch opening soon - which will offer lobby service with social distancing) and all branches will continue with full drive-thru service until further notice. Friday drive-thru hours are extended to 6 p.m. CT.

Please remember to wear a mask for lobby service. You may be asked to take a temperature check and answer brief health questions before entering our branches. Our restrooms will not be available.

We have limited staff caused by some daycare closings and virtual schools, so you may experience longer than normal wait times in drive-thru lines and longer hold times if calling. Appointments can be made by calling 251-316-3240 or by clicking [here](#). Your patience is greatly appreciated.

Please look for updates on our website at NewHCU.org or follow us on Facebook.



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 financial cooperative, governed by a member-elected Board of Directors serving members worldwide through our many free electronic services. We lend to our members with all

lending decisions made locally. Our members' 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. New Horizons is an Equal Housing Lender. All loans are subject to credit approval. Contact New Horizons Credit Union for details on all of our loans, membership, products, and services by calling 251-316-3240 or visiting NewHCU.org. APR= Annual Percentage Rate. APY = Annual Percentage Yield.

For some links within the New Horizons Credit Union e-Newsletter, you will be linking to another website not owned or operated by New Horizons Credit Union. New Horizons Credit Union is not responsible for the availability or content of this website and does not represent either the linked website or you, should you enter into a transaction. The inclusion of any hyperlink does not imply any endorsement, investigation, verification or monitoring by New Horizons Credit Union of any information in any hyperlinked site. We encourage you to review their privacy and security policies which may differ from New Horizons Credit Union.

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