



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JULY 2022 E-NEWSLETTER

Get Prepared and Stay Connected for Hurricane Season



Hurricane season is upon us, so now is the perfect time to review our [Emergency Preparedness Guide](#) and be ready for any possible weather emergency.

If severe weather is expected in our area, your Credit Union will monitor conditions, and inform you of any branch operation changes. To stay connected, be sure we have your current email address and follow us on social media.



Plus, when we have important news or credit union alerts, we now have the ability to text you! To opt-in, text "NEWHCU" to 1-866-259-7811 or, if you are on a

desktop, scan the code to make it even easier.*

*Message and data rates may apply; please contact your wireless provider if you have questions about your text plan or data plan. Visit our website for [Texting Terms of Service](#) or [click here](#).



Loan News

Personal Loan Special & Vacay Your Way Giveaway - Ending Soon!**

Through July 29, 2022, Personal Loan rates are as low as 4.99% APR* for up to 36 months. If you are approved for a Personal Loan of \$5,000 or more during that time, you will be automatically entered for a chance to win a \$700 Hilton® Hotels & Resorts Gift Card - valid at any Hilton® Hotels and Resorts property in the United States.



Use the gift card to enjoy a relaxing weekend getaway!

****Vacay Your Way
Details**

EXTENDED: *Refi Your Ride... Whatever It May Be!*



Due to popular demand, our Refi Your Ride Promotion has been extended through August 31, 2022. Enjoy up to 2% APR* refinance loan rate discount and lower your loan rate from another financial institution.** Refi Your Ride, whatever it may be: cars, trucks, watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers. Make an appointment at an NHCU branch or apply online today.

***Refi Your
Ride**

Reel in a Great Rate & Boat in Style!

Take advantage of our affordable Boat Loan rate so you can enjoy summer fun! Rates start as low as 2.89% APR* for up to 66 months with the option of *no payment for 90 days!***



*Boat Loans

Community News

U.S. Coast Guard Sector Mobile Change of Command

New Horizons CU is a proud supporter of our local Coast Guard and Navy League of Mobile! Patty Veal represented NHCU at the U.S. Coast Guard Sector Mobile Change of Command, where Captain LaDonn A. Allen was relieved by incoming Captain Ulysses S. Mullins in a Retirement Ceremony in honor of Captain LaDonn A. Allen for her years of service. Congratulations Captain LaDonn A. Allen on your retirement and welcome Captain Ulysses Mullins!

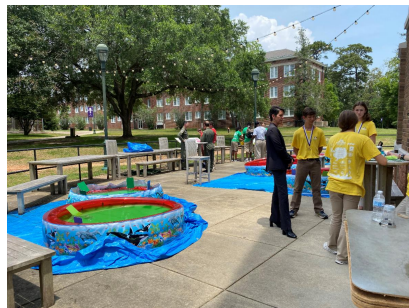


2022 Military Saves Designation of Savings Excellence

We are excited to announce that New Horizons Credit Union was awarded the Military Saves Designation of Savings Excellence. New Horizons CU earned this distinction due to our relationship with the Mobile Navy League, GreenPath Financial Wellness, and our [Horizons Heroes Account & Perks](#).



We had the pleasure of sponsoring four Davidson High School students for the JROTC STEM Leadership Academy at Spring Hill College! We know great things will come from the cadets in the academy, and we are happy we could play a small role in their experience. Congratulations to Captain Daniel, and his cadets, for all their achievements! We hope to sponsor JROTC students in the future and continue to help further education.



Ronald McDonald House Supply Collection

Through July 31st, NHCU branches will collect essential items for the Ronald McDonald House, one of our Horizons Helping Hands charities. Donations can be dropped off at your nearest branch during regular business hours. Below is the list of items that we are collecting:



- **Toiletries:** shampoo & conditioner, body wash, lotion, deodorant, razors, shaving cream, personal hygiene products.
- **Cleaning supplies:** all-purpose cleaner, furniture polish, bleach, disinfectant spray, disinfectant wipes, laundry pods, drier sheets
- **Single serving snacks:** applesauce, fruit cups, granola bars, chips, microwavable mac and cheese, microwave soup/meals, crackers, cakes

Plus, be sure to collect tabs from soda cans, cat/dog food, and canned goods, and drop them off at your nearest branch! We will be collecting tab tops through the end of October.

#iLoveMyCreditUnion Day - July 29th

I Love My Credit Union Day is July 29th, and we want to share the credit union love with you! Stop by your nearest New Horizons branch on July 29th because we love our members, too, and will have some goodies to share while supplies last. Visit us on social media soon to learn more

about "I Love My Credit Union Day."



Accounts & Services to Know About

New Wave Savers Good Grades Program



New Horizons Credit Union offers young members, between the ages of birth-18, a youth account called New Wave Savers. This youth account offers a first step towards teaching financial responsibility and offers other opportunities.

Through New Wave Savers, we offer a **Good Grades** program to reward K-12 students for their good grades and hard work. We will draw a lucky student's name to win a New Horizons backpack and \$50 – so turn in those report cards at any NHCU branch by July 15th!

*New Horizons Credit Union adheres to the Children's Online Privacy Protection Rule or "COPPA" that prohibits collecting any personal information online from a child under age 13. For members 12 years old and younger, please have a parent or guardian complete and submit your report card to marketing@newhcu.org OR stop by any NHCU branch drive-thru to drop off your report card in person. Visit the link below for details.

[How To Submit Report Cards](#)

Start Your Christmas Savings Early



There are only six months until Christmas. Get ready for holiday shopping or traveling by preparing early. Open a Christmas Club account today and start saving. During the first week of November, the balance held in your Christmas Club account will be automatically transferred to your Savings Account so you can get your holiday shopping underway. Stop by a branch and ask about our Christmas Club Accounts to start saving for the holidays.

[Christmas Club
Accounts](#)

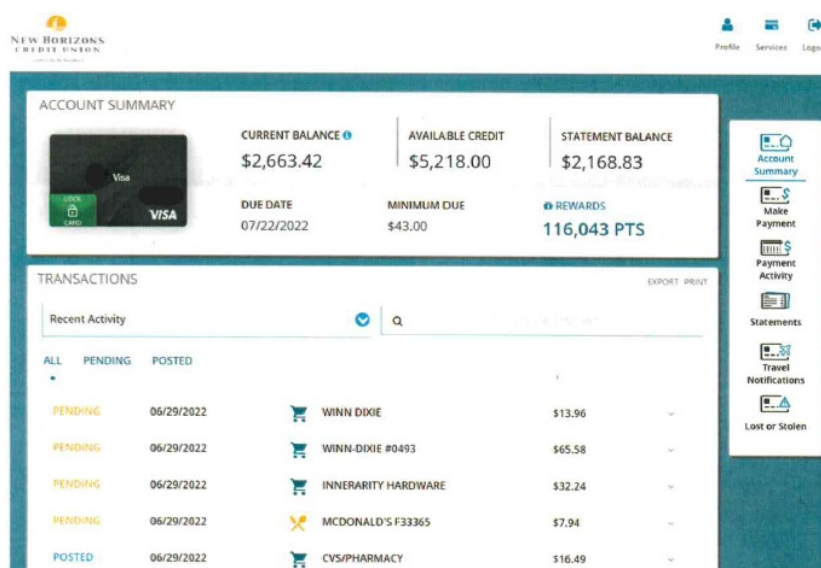
Important Notices & Reminders

Holiday Closing - July 4th

In observance of Independence Day, all NHCU branches will be closed Monday, July 4th. ATMs and Online Banking will remain available during this time.

Online Visa[®] Credit Card Payment Tab – New Enhancements July 13th

Members accessing their NHCU Visa[®] Credit Card information online will notice a new look come **July 13, 2022**. You may be required to agree to our Visa[®] Online Terms & Conditions and verify your card and security information again. Then, you will be taken to our enhanced credit card information area where you will notice a larger font size for easier reading; the menu for services is easily visible and in one area on the right side.



We hope to continue to add other enhancements for our Visa[®] Cardholders to make accessing credit card information easier. If you have any questions about accessing your Visa[®] Credit Card information online, please contact our Member Services Center at 251-316-3240. Remember, you can also set up Visa[®] Credit Card Alerts from our Visa Credit Card webpage.

Credit Card
Details

Visa® Credit Card - CUREward Update Now Effective

Members using our Credit Card to make purchases may qualify to earn CUREward points. These CUREward points can be used to purchase merchandise and for travel. Now, points exchanged for travel purposes will receive a Travel Gift Card to offer better direct control of travel plans and eliminate the hold time from a Travel Agency. More information is available when you access your Credit Card information online.

Credit Card Info

Progress at the New Theodore Branch

Our sign is up at our future Theodore branch location to soon light up the way! Construction is still ongoing, and we appreciate our members' patience as we work to open this branch. We will notify our members through social media, eNews, and website when we're ready for our grand opening. To ensure you are notified, like us on [Facebook](#) and check to make sure we have your **current email address**. Stay tuned!



July Fraud Prevention Tip: Federal Law Enforcement Agencies Warn of Impersonation

Scammers are emailing and texting pictures of real and doctored law enforcement credentials/badges to prove they're legitimate in order to scam people out of money or ask for gift cards. Please remain vigilant and cautious when someone contacts you and requests money.

Scam tips to protect yourself and others:

- Do not take immediate action. If you receive a message or call that causes an emotional response, take a deep breath. Hang up or ignore the message. Talk to someone you trust.
- Do not transfer your money or buy that gift card. Never pay someone who insists you pay with a gift card, prepaid debit card, cryptocurrency, wire transfer, or by mailing cash.
- Be skeptical. If you think a real law enforcement officer is trying to reach you, call your local law enforcement using a non-emergency

number to verify.

- Be cautious. Do not provide personal information to the "officer" even if they have some of your information.

Note: NHCU has a system that monitors accounts for 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. *If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).*

DRIVE OFF WITH **\$100** CASH

from Love My Credit Union Rewards when you buy a vehicle from Carvana.*

Visit LoveMyCreditUnion.org



CARVANA



Love My Credit Union®
rewards

*See terms and conditions.

About #NewHCU

Established in 1950, New Horizons Credit Union is a not-for-profit financial cooperative, governed by a member-elected, volunteer Board of Directors and is the largest locally based Credit Union in Mobile, AL serving members worldwide through a variety of electronic services. New Horizons Credit Union is federally insured by the NCUA and is an Equal Housing Lender offering *solutions for the real world*. For details on services and membership, call (251) 316-3240 or visit NewHCU.org.

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.

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New Horizons Credit Union | PO Box 2966, Mobile, AL 36652

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