

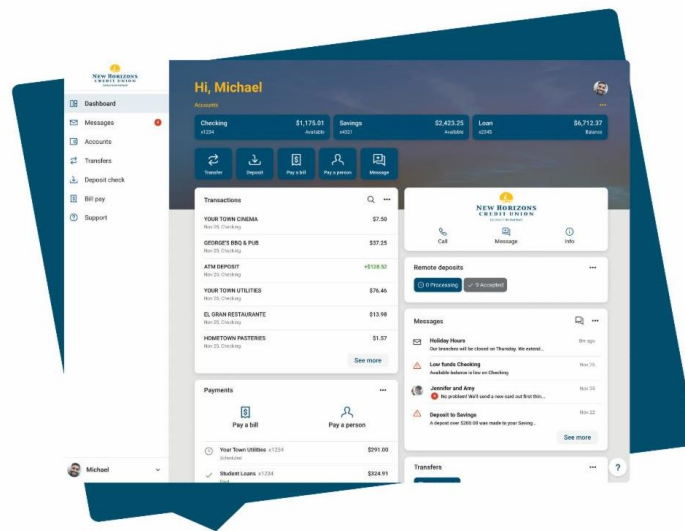


NEW HORIZONS CREDIT UNION

Solutions for the Real World

FEBRUARY 2025 E-NEWSLETTER

Our Enhanced 24/7 Online Banking Experience is Here!



As with all that is new, here are some important things to know:

- If you have saved or bookmarked our previous site, you will have to visit NewHCU.org to save the new Online Banking (OLB). Formerly saved passwords on the old OLB will need to be re-entered in the new OLB login area to avoid being locked out.
- You will be asked to re-enter your credentials, agree to the updated User Agreement, and enter a verification code for security. This code may be emailed or texted to you.

- Any account alerts you had set up previously will need to be reset.
- All previous features are in this new version, but they may be in new areas with new OLB service.
- Enjoy new features such as member-to-member transfers.
- Members that have an NHCU Visa[®] Credit Card will need to click on the new Credit Card button to view transactions and get Card and CUReward information.
- If you experience any issues, simply reach out to one of our Member Services Representative at (251) 316-3240.

If you are not enrolled in our free Online Banking (OLB) service, you can enroll through our website at NewHCU.org. Once enrolled, you can log into your Mobile App. Don't have our Mobile App? Download it for free by using the QR codes below!

[Apple Store](#)



[Google Store](#)



Accounts & Services to Know About

75th Anniversary Refer-A-Member \$75 Incentive*

We are kicking off our 75th Anniversary year with a Refer-a-Member incentive! When you refer a friend or family member to join, both you and your referral can receive a **\$75 bonus**.* It's an easy way to earn extra cash while sharing the benefits

of being part of our community. Spread the word today and enjoy the rewards!



[Refer-A-Member Details*](#)

Plan Ahead with a Vacation Account or Christmas Club Account

Vacation Account

It's never too early to begin saving for a dream vacation. With flexible deposit options, you can contribute as often as you like and watch your savings grow with dividends along the way. There is no deadline on this second savings account alternative - so you add to this account for as long as it takes to achieve your savings goal and keep it separate from your regular Savings Account. Open your Vacation Account now and make your special dream a reality!*



[*Vacation Account Details](#)



Christmas Club Account

Members who just experienced the benefits of having our Christmas Club

Account this past November are reminded that a deposit of any amount before March 31, 2025, will reactivate your Christmas Club Account. If you don't have our Christmas Club Account - now's a great time to set it up. Open a Christmas Club account and make deposits as often as you wish. Then, watch your deposits grow with this dividend-bearing account.*

The first week in November you will receive a deposit into your primary savings account for the balance held in your Christmas Club account so you can get your holiday shopping or travel underway.

*Christmas Club Account
Details

Certificate Accounts Can Earn You More Safely



*Certificate Account
Details

If you are looking for a higher return on your money and want a safe and insured investment option, then a Certificate Account may be the *solution* for you. Open one up with as little as \$500.00.

*Now is the time to grab
a great rate!*

12-Month Certificate: 4.25% APY*
6-Month Certificate: 4.50% APY*

EARN MORE with an Ultimate Dividend Checking Account



NHCU offers checking account *solutions* to fit your needs and lifestyle with a free Debit Card. Enjoy Basic Checking OR our **Ultimate Dividend Checking Account.***

You may earn

3.25% APY*

on balances up to \$10,000 by performing

*Ultimate Dividend Checking
Account Details

Individual Retirement Accounts (IRAs) May Help Defer Taxes* Come April 15th (Tax Day)

An Individual Retirement Account (IRA) offers members a higher yield option over our regular Savings Accounts with the goal of savings for your future retirement. IRAs may also offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings depending on your tax situation.* These are options to explore as tax season begins.

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 NCUA. This makes IRAs a safe investment alternative for your peace of mind.

Make an appointment at any NHCU branch to inquire more or to open an IRA.

*Additional account details may apply. Allowed contributions, income limitations, distribution, and deadlines may vary. Always contact your tax adviser 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 adviser. For more information on our IRAs, visit one of our branches, speak to an NHCU Representative at (251) 316-3240, or click the button below for details.

*IRA
Details

Loan News

Refi Your Ride... Whatever It May Be!



NEW HORIZONS
CREDIT UNION
Solutions for the Real World™

Refi Your Ride...
Whatever it may be!

Up To **2% OFF**
APR*
Your Current Rate**

Enjoy up to 2% APR* OFF your current loan rate from another financial institution.** This program includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers.

****Refi Your Ride
Details**

Make an **appointment** at an NHCUC branch or apply online today.

Debt Consolidation *Re-Solutions* for the New Year



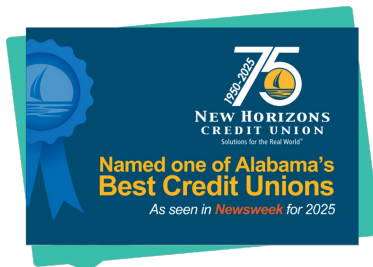
Start the New Year off right!
Consolidate debt with a
Personal Loan with rates as low
as **10.99% APR*** for up to 36 months,
a **Home Equity Loan**, or our **Fixed-
Rate Visa® Credit Card** with **NO**
annual fee & **NO** balance transfer fee.

[Personal Loan Details](#)

[Home Equity Loan Details](#)

[Credit Card Details](#)

Community News



**Newsweek Lists
New Horizons Credit Union as
One of Alabama's Best Credit
Unions... *Again!***

New Horizons Credit Union has been recognized as one of Alabama's Best Credit Unions 2025 in Newsweek. To create the list, Newsweek partnered with a market-data research firm to study all financial institutions in the United States. Each financial institution was analyzed using factors indicating financial health, operational performance, and metrics indicating long-term stability. This is a great honor for New Horizons Credit Union and its standing amongst America's largest financial institutions. We thank our members for their loyalty over the years which has helped get our Credit Union where it is today.

**New Wave Savers Youth Account:
Good Grades Winners!**

Congratulations to our New Wave Savers Good Grades Drawing Winners *Kellen Sullivan* and *Eden Van Cleave*!



Thank you to everyone who entered - we are proud of all the New Wave Savers, and their excellent grades! We will have another drawing in July for the new semester so keep the good grades coming! If your child doesn't have a New Wave Savers Account, now is a great time to get him or her started on the path of saving by opening an account today. Click below to learn more about the New Wave Savers Good Grade program.

[*New Wave Good Grades](#)

NHCU Helps MCPSS Kick-off the Hi-Q Tournament Season



January was the start of the 2025 Mobile County Public School System's Hi-Q Scholastic Tournament which will last through March. New Horizons Credit Union is proud to be the title sponsor of such a great competition and wish all the teams good luck this season!

2025 NHCU Scholarship Application is Open

If your child has a New Wave Savers Youth Account and is graduating high school in May, he or she should apply for our scholarship program! We award five \$1,000 scholarships to deserving students who are members of our Credit Union and who go above and beyond in their



school or community. The deadline is April 1, 2025. Learn more today about the [New Wave Savers Youth Account](#).

NHCU Receives 5-Star Bank Rating from Bauer Financial



Once again, New Horizons Credit Union is a proud recipient of a 5-star rating from Bauer Financial, an independent firm analyzing financial institutions since 1983. This rating reflects our strong capitalization, asset quality, profitability, liquidity, and risk management. A 5-star rating indicates that New Horizons CU is financially sound and prepared for economic challenges. We are proud to share this important news with our membership and thank you for your continued loyalty with New Horizons CU.

NHCU Partners with United Way of Mobile & the Volunteer Income Tax Assistance Program

Each year, New Horizons Credit Union proudly partners with the United Way of Southwest Alabama's Volunteer Income Tax Assistance (VITA) program to offer valuable support to qualifying individuals in our community. Through this collaboration, VITA aims to provide free, reliable tax preparation services to those who need it most.

If you're interested in utilizing the VITA services, the first step is to reach out directly to the United Way of Mobile at [251-219-0606](tel:251-219-0606). They will confirm your eligibility for the program and help you schedule an appointment for assistance. Appointments are required. It's important to note that both members and non-members are welcome to participate as long as they meet the United Way qualifications.

We're thrilled to be part of this initiative, ensuring that more people have access to the tools and resources they need during tax season. Don't miss out, contact the United Way today to see if you qualify and take the next step toward receiving the assistance you deserve.

Love My Credit Union Member Discounts Intuit Turbo Tax Services

New Horizons Credit Union also partners with the Love My Credit Union discount program which offers all members a discount for Intuit Turbo Tax services. For more information about this and all Love My Credit Union member discounts, [click here](#).

National Veteran Saves Designation of Savings Excellence Award



New Horizons Credit Union is a proud recipient of the National Veteran Saves Designation of Savings Excellence Award for our efforts in promoting our *Horizons Heroes Account*, credit building programs, and financial education webinars during Veteran Saves Month each November and year-long.

Ronald McDonald House Tab Top Collection

Each NHCU branch is collecting tab tops through October in support of one of our Horizons Helping Hands charities, The Ronald McDonald House. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest branch!



Important Notices & Reminders

Holiday Closing

All branches will be closed *Monday, February 17th*, in observance of Presidents' Day and *Tuesday, March 4th*, in observance of Mardi Gras Day.

NHCU ATMs, Online Banking, and Mobile App will still be available.

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 **Thursday, April 24, 2025, at 6 p.m.** at the **Mobile VOA Office in Mobile, AL.** Please save the date. Visit NewHCU.org for details.

February Fraud Tips

Here are some things you can do today to increase your security and help protect yourself against fraud and identity theft.

1. **Change all your passwords at least once every three months.** Changing password periodically can prevent hackers from getting access to your accounts.
2. **ATM Safety.** Be aware of your surroundings and use machines in well-lit areas. Be sure to keep your PIN private. If you feel unsafe, leave.
3. **Verify all financial communications.** NHCU will never text, email, or call asking for account or personal information. During business hours, call (251) 316-3240 to verify the communication.
4. **Don't give your personal or financial information** in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.
5. **Keep your contact information up to date.** This way, financial institutions will be able to reach you in the event of unusual account activity.
6. **When making out a check, write out the amount so the words fill out the line.** Make sure the numeric amount fills the space, and the written and numeric amount matches for a smoother process.
7. **Keep an eye on your accounts for potential fraud.** Review your statements right away and monitor charges through Online Banking

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or identitytheft.gov.



Love My Credit Union rewards

MORE DEALS
MORE REWARDS
MORE TO

Love



Get Rewards



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.

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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NMLS#410405

Please do not reply to this email, it is not monitored. If you require assistance, please contact the Credit Union directly at 251-316-3240 or visit the nearest NHCU branch during normal business hours.

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

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