



**NEW HORIZONS  
CREDIT UNION**

Solutions for the Real World®

# 2025 ANNUAL REPORT



## OUR MISSION

To financially educate, operate securely, and provide excellent service to better our members' lives.

## OUR VISION

Our **Vision** is to be the solution for our members' real world financial needs - today, tomorrow, & everyday.

## OUR PROMISE

"Solutions for the Real World." More than just a tag line or a motto, it's our way of doing business and our promise to our members to find the financial solutions that will better their lives.



# ANNUAL MEETING AGENDA

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**WELCOME & CALL TO ORDER**  
 Invocation and Pledge of Allegiance  
 Introduction of Officials  
 Quorum Determination

**MINUTES**  
 Previous Annual Meeting Minutes

**REPORTS**  
 Chairman’s Report  
 President’s Report  
 Treasurer’s Report  
 Supervisory Committee’s Report

**ELECTION**  
 Nominating Committee’s Report  
 Election of Officers

**OLD BUSINESS**

**NEW BUSINESS**

**ADJOURNMENT**

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# BOARD OF DIRECTORS

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**Ralph Altice**  
*Chairman*



**Scott Huval**  
*Vice Chairman*



**DeAnna Hattaway**  
*Board Secretary*



**Larry Landrum**  
*Treasurer*



**Linda Brown**  
*Director*



**Deloris Bagsby**  
*Director*



**Joe Mills**  
*Director*



**David Clausell**  
*Board Associate*

# SUPERVISORY COMMITTEE

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**Joyce Morrisette**  
*Chairman*



**Luvenia Spotswood**  
*Secretary*



**Lisa Morgan**  
*Member*

# MANAGEMENT TEAM

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**Edith Franklin**  
*Chief Executive Officer/President*

**Tamela Bartlett**  
*Vice President of Lending*

**David Brodeur**  
*Vice President of Operations*

**Patricia Veal**  
*Vice President of Marketing  
 & Business Development*

# MINUTES OF 2025 MEETING

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New Horizons Credit Union held its Annual Meeting on April 24, 2025, 6:00 p.m. at the Volunteers of America (VOA) Southeast Office located at 1204 Hillcrest Road, Mobile, AL 36695.

Mr. Ralph Altice, Board Chairman, called the meeting to order at 6:00 p.m. Mr. Altice welcomed members and guests to our 75th Anniversary Annual Meeting, and thanked the VOA for allowing New Horizons Credit Union to utilize their facility. He then

proceeded with the invocation and Pledge of Allegiance.

Mr. Altice then introduced the panel which included Edith Franklin, NHCU President/CEO, and the New Horizons Credit Union Board of Directors: Scott Huval – Vice Chair, Deloris Bagsby, DeAnna Hattaway – Secretary, Linda Brown, Larry Landrum – Treasurer, and Joe Mills.

Mr. Altice also recognized the New Horizons Supervisory Committee: Joyce Morrisette - Chairman, Luvenia Spotswood - Secretary, and Joy Mothershed.

Mr. Altice thanked all the New Horizons Credit Union employees for everything they do to serve our members and for attending the meeting. An ascertainment of the quorum was determined based on those members present as required by Credit Union Bylaws. Chairman Altice reminded participants that a copy of the Annual Report was provided when they checked-in for their review.

Chairman Altice moved on to the minutes of last year's Annual Meeting and asked for a motion to accept the Minutes of the previous Annual Meeting as printed in the Annual Report. A motion was made to approve the minutes, and the motion was seconded. Since there were no corrections, additions, or discussion, the Minutes were approved, and the motion passed.

Mr. Altice continued by referring to the Annual Report and the pages containing the Chairman's Report, President's Report, Treasurer's Report, Supervisory Committee's Report, and Consolidated Statement of Financial Conditions and gave a summary of these reports. Mr. Altice further commented on the community involvement of New Horizons Credit Union during the past year that earned New Horizons Credit Union several awards which included recognition in Newsweek as one of Alabama's Top Credit Unions, 5-Star Superior Rating with Bauer Financial Inc, and the America Saves and the Veteran's Saves Designation of Excellence Award for helping and educating members on how to save, build credit, and better their lives. Mr. Altice further mentioned that New Horizons Credit Union showcased our 75th Anniversary and information in the April 2025 edition of both the Forbes and Fortune magazines as one of Alabama's Leading Credit Unions. A copy of these magazines was available at the Annual Meeting for anyone interested in taking one home.

Mr. Altice continued with highlighting the Credit Union's community involvement such as partnering with the Ronald McDonald House, the Penelope House, several local Food Banks such as Feeding the Gulf Coast, and the local Mobile County School System's Hi-Q Quiz Bowl matches – just to name a few. Mr. Altice affirmed that New Horizons believes in giving back to the community we serve.

# MINUTES OF 2025 MEETING

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Chairman Altice asked for a motion to accept the Reports as presented. A motion was made to approve the reports, and the motion was seconded. Mr. Altice called for discussion, and since there was no discussion from the floor, the Reports were approved, and the motion passed.

Board member, Scott Huval, then proceeded to give the Nominating Committee Report on behalf of Nominating Committee Chairman, Annie Josie Adcock. Per the report provided, the Nominating Committee had not received further nominations from the membership. Consequently, the Slate of Nominees as submitted by the Nominating Committee were elected by acclamation since there was no opposition.

The nominees for Board of Directors included Deloris Bagsby and W.J. "Joe" Mills, each for a 3-year term; and for the Supervisory Committee: Joyce Morrisette and Michelle Healy, each for a 3-year term. All were elected by acclamation.

Chairman Altice continued with the meeting agenda with Old Business. Although there was no old business brought up during the previous Annual Meeting, Mr. Altice simply mentioned that, in the past, members inquired about having a branch again in the Midtown area. New Horizons Credit Union has been diligently investigating a new Midtown location near Midtown Publix, and we have signed papers to proceed. There will be more announced soon to our membership concerning this future new branch location. Then, Mr. Altice moved on to opening the floor to New Business.

Chairman Altice asked for any New Business from the floor. Edith Franklin, New Horizons Credit Union President/CEO was also available to address any member questions or comments.

Member Ms. Creunda Crenshaw asked about the ability to open accounts online. Ms. Franklin responded that this service is in place on our website for potential new members to join our Credit Union.

Chairman Altice acknowledged receiving a letter from member, Mr. Richard Deblase that was written to the Board concerning Artificial Intelligence (AI). Mr. Altice assured Mr. Deblase, who was present at the meeting, and the membership that the Credit Union is aware of AI and its potential use.

Since there was no other New Business to discuss, Mr. Altice made a motion to adjourn the Annual Meeting. The motion to adjourn was made, and the motion seconded. Upon motion made, seconded, and carried, the meeting adjourned at 6:20 p.m.

Chairman Altice thanked all in attendance and wished them well.

Mr. Altice then asked for members and guests to stay after the meeting for the door prize drawings.

Respectfully submitted,  
DeAnna Hattaway,  
Board Secretary

# CHAIRMAN'S REPORT

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New Horizons Credit Union strives to build financial well-being in our communities while ensuring the Credit Union sustains strong financial performance and security for our members. For a second year in a row, New Horizons Credit Union has been recognized in Newsweek magazine's list of "America's Top Credit Unions," based on financial health and operational performance.

BauerFinancial Inc., an independent credit union and bank rating firm, once again bestowed a 5-Star Superior Rating to New Horizons Credit Union. This rating is based on several factors including, but not limited to capital ratio, investment portfolio, loans, and assets. This validation of financial stability shows that your Credit Union is well positioned to withstand future economic uncertainty and able to seize new opportunities as they present themselves.

We work hard to preserve the credit union industry philosophy of "People Helping People" through education on our services and ways you can achieve your dreams. This starts with our New Wave Youth Savings Accounts that teach the importance of saving and offers scholarship opportunities and programs for receiving high achievements on report cards. We offer free classroom financial education presentations to our local schools and support the Mobile County Public School System's Hi-Q Scholastic Quiz Bowl Tournament.

Your Credit Union also supports the America Saves and Veterans Saves Programs that encourage members to "Take the Pledge" and save for their goals. Our financial education efforts earned us both the America Saves and Veterans Saves Designation of Savings Excellence Award. We earned these designations because of our Horizons Heroes Account and the programs we offer to our members such as GreenPath Financial Wellness which provides free financial literacy and debt management resources.

Our success is deeply rooted in our membership and strong community involvement. We remain committed to excellence, making a positive difference, and achieving even great success together while satisfying your financial needs along the way.

On behalf of our Board of Directors, Supervisory Committee, Management Team and staff, it is my pleasure to serve you.

Respectfully,  
Ralph Altice,  
Board Chairman

# PRESIDENT'S REPORT

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At New Horizons Credit Union, we are dedicated to making our members our priority. We take pride in the trust our members place in us. This year has been highlighted by milestones in our commitment to the community and our strategic vision.

In our local community, our Horizons Helping Hands outreach program helped to support such worthwhile non-profits such as Making Strides Against Breast Cancer, the Penelope House, the Ronald McDonald House, Feeding the Gulf Coast, the Children's Miracle Network, and St. Jude's Research Hospital to name a few. Our Horizons Helping Hands program is funded largely by our own team members who vote for the non-profit organizations they wish to have internal fundraising support. Your Credit Union also supports other non-profits during the year which you can learn about on our Community Involvement page of our website at [NewHCU.org](http://NewHCU.org).

Our 2025 goals and strategic initiatives were achieved with the opening of a new Midtown branch location complete with a drive-thru, deposit capable ATM. This new branch is flourishing in the Midtown community and has positioned the Credit Union to help our members residing and working in east Mobile. And we are not done yet. Plans are already underway for further expansion into Baldwin County, Alabama to meet our members' growing demands for Credit Union accessibility.

Another strategic focus was the need for enhanced technology. We have learned that our brick-and-mortar infrastructure does not have to be as large with the growing use of online and electronic services. In March of 2026, we converted from a former debit and credit card vendor to a new, service-oriented card processor offering the types of card enhancements our members have been asking for such as better 24/7 fraud alerts, tap payment functionality, and digital wallet capabilities. We appreciate our members' patience during this transition as any conversion is never without some interruptions. However, the end result is a better product and better service.

Expect more technology updates and added services still to come. Each year, we hold a Board & Management Strategic Planning Session so that we remain true to our mission and vision to focus on the types of products and services important to our members' lives. We use the information you submit with our Member Survey as well as the comments you leave when you visit any branch or speak to any of our team members. Your input is invaluable to our growth and help guide us accordingly.

Thanks to the loyalty and participation of our elected Officials, Management, Staff, and members like you, we have deepened our impact and solidified our reputation as an organization you can trust.

Respectfully submitted,  
Edith Franklin,  
President/CEO

# TREASURER’S REPORT



New Horizons Credit Union continually makes strides in enhancing our balance sheet and liquidity, demonstrating an exceptional level of resiliency as can be seen in this Annual Report. This financial soundness enables us to provide increased member access to our services through leveraging new technology, while safeguarding your funds.

We will continue to invest in tools to help combat fraud, but your help is needed. It is more important than ever that you remain diligent in following secure protocols and best practices. As you read your emails, texts, or answer calls, pause to consider, “Is this really from New Horizons?” and confirm with your staff before you take any action.

Maintaining strong financial performance allows us to offer competitive loan rates in consumer loans, home loans, and unsecured loans – such as our new Visa Credit Card offerings. We now offer a Signature Visa, Rewards Visa with Cash Back or Points, a Classic – Lower Interest Visa Card, and a Secured Visa Credit Card – all designed for the specific needs of our members.

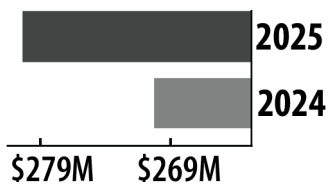
New Horizons Credit Union continues to offer competitive Certificate Accounts to encourage saving. Our deposit accounts are fully insured by the National Credit Union Administration for up to \$250,000 and offer our members confidence in their Credit Union as a safety net.

I am pleased to report that your Credit Union has grown this past year to over \$279 million in assets, and we have paid out over \$2.2 million in dividends to our members. With your continued member loyalty, New Horizons Credit Union can continue to do the good work we do for years to come.

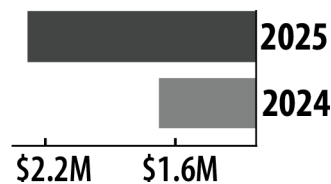
As we look ahead, we are excited to imagine the future of New Horizons Credit Union. We are confident that the strategic initiatives we have set in motion will lead to continued growth, enhanced member value, and strengthen community ties. Thank you for allowing me to serve you, thank you for being an integral part of our journey.

Respectfully submitted,  
Larry Landrum,  
Board Treasurer

## Asset Growth



## Member Dividend Growth



# SUPERVISORY COMMITTEE’S REPORT



The Supervisory Committee is an independent committee responsible for overseeing your credit union’s financial records, monitoring and evaluating its operation and regulatory compliance practices, and responding to formal member complaints.

New Horizons Credit Union’s Supervisory Committee consists of three members, all of whom are elected by our members. We accomplish our goals by managing the internal audit functions and supervising the external audit. Through these, the committee reviews many audits on a wide variety of regulatory, compliance, and security issues facing the Credit Union to help ensure operation at the highest level of integrity.

Your Supervisory Committee also works with the Alabama Credit Union Association (ACUA) and the National Credit Union Administration (NCUA) during annual examinations. We also contract with the accounting firm of Warren Averett, Certified Public Accountants to conduct an independent, in-depth audit of New Horizons Credit Union’s operations and issue a report of their findings. This Annual Report contains information from the financial reports of that audit.

As the Chairman of the Supervisory Committee, I am pleased to report that the annual audit conducted by Warren Averett for year-end December 31, 2025, verified that your Credit Union operations are sound and compliant, consistent with applicable policies, and regulations. The financial statements in this Annual Report accurately represent the financial position of the Credit Union and conform with Generally Accepted Accounting Principles of the United States of America.

As the Credit Union continues to grow, the Supervisory Committee will continue to perform our duties to maintain our commitment to provide you with the peace of mind that comes with knowing you are in good hands.

Respectfully submitted,  
Joyce Morrisette,  
Supervisory Committee Chairman

# NOMINATING COMMITTEE'S REPORT

New Horizons Credit Union is overseen by a volunteer Board of Directors and Supervisory Committee who are elected by our membership at our Annual Meeting. The Nominating Committee is appointed by the Board Chairman with the sole purpose to independently review all nominations for vacant positions on the New Horizons Credit Union Board of Directors and Supervisory Committee and nominate a slate of qualified members in good standing who are willing to serve. This Slate of Nominees is then presented to the membership at the Annual Meeting.

The Nominating Committee nominates at least one (1) member for each Board of Director and Supervisory Committee vacancy and determines that the nominees are qualified and willing to serve. A call for nominees was published in the September 2025 Statements with a deadline of November 14, 2025. A notice was included in the December statements which contained instructions for submitting a nominee by petition. The deadline for submitting a nominee by petition was March 1, 2026.

The slate of candidates, as presented by the Nominating Committee, for four Board of Director positions and two Supervisory Committee positions include Board of Director members: Linda Brown, DeAnna Hattaway, Larry Landrum, and Luvenia Spotswood; and Supervisory Committee members: David Clausell and Lisa Morgan.

Luvenia Spotswood is currently appointed by the Board of Directors to serve on the Board after the resignation of Deloris Bagsby and will be running for a 2-year term. David Clausell has been appointed by our Board of Directors to the Supervisory Committee to fill the vacancy left by Luvenia Spotswood who was appointed to the Board, and he will run for a 2-year term. Lisa Morgan has been appointed by our Board of Directors to fill the vacancy of Michelle Healy and will run for a 2-year term.

Since the Credit Union received no official petitions for the election and no future nominees for consideration, the slate of officers will be elected by acclamation at the Annual Meeting on April 29, 2026. A brief bio and statement of qualifications for each nominee is included in this report.

## Slate of Officer Nominations

### Board of Directors Nominees:

#### **Linda J. Brown (Incumbent) – 3-year term:**

Linda Brown currently serves as a member of New Horizons Credit Union's Board of Directors. She has served on the Board of Directors since 1988 and has also served on New Horizons Credit Union's Credit Committee. Ms. Brown has been a proud member since 1974 watching New Horizons Credit Union evolve and grow. She has worked for Scott Paper, West Corporation, and Mobile Sheet Metal Company. Ms. Brown is a member of the Mobile Society for Human Resource Management and has volunteered for numerous community efforts.

#### **DeAnna Hattaway (Incumbent) – 3-year term:**

DeAnna Hattaway serves as Secretary on New Horizons Credit Union's Board of Directors. She has served on the Board since 2023 and previously served on the Supervisory Committee since 2014. Ms. Hattaway began volunteering at New Horizons Credit Union in 2011 as an Associate Board Member. Ms. Hattaway has been employed by Volunteers of American Southeast for over 30 years and is their Senior Executive Vice President. Ms. Hattaway also serves on the Alabama Disabilities Leadership Coalition Board, and Alabama Service Providers Association.

# NOMINATING COMMITTEE'S REPORT

#### **Larry R. Landrum (Incumbent) – 3-year term:**

Larry Landrum has served on New Horizons Credit Union's Board of Directors since 2018 and currently serves as Board Treasurer. Prior to this, Mr. Landrum served on the Supervisory Committee for over twenty dedicated years. Mr. Landrum has been a member of New Horizons Credit Union for over fifty years and has watched it grow over the decades. Larry Landrum is retired from the Kimberly Clark Corporation – formerly Scott Paper Company after 32 years of service. Mr. Landrum is also an active member of his church and many other community organizations.

#### **Luvenia Spotswood – 2-year term:**

Luvenia Spotswood was appointed to the Board of Directors in 2025 and had previously served on the Supervisory Committee since 2023. She has served on both the Mobile Chapter and the Tuscaloosa Chapter of the Credit Union League. Ms. Spotswood has also served as a member of the Credit Union Manager's Association of Alabama and has over 37 years of Credit Union experience in various capacities. She is a Certified Financial Credit Union Executive. Since retirement, Ms. Spotswood has been active in her community and has served as Treasurer of the Women's Club of Satsuma.

#### **Supervisory Committee Nominee:**

#### **David A. Clausell – 2-year term:**

David Clausell was appointed to the Supervisory Committee in 2025. He served in the U.S. Navy for 12 years managing logistics, procurement, and financial operations. He also served as the Lead Internal Review Evaluator with the U.S. Army Corps of Engineers and worked as a Field Revenue Auditor for the City of Mobile. He earned his Bachelor of Science in Physical Science from the U.S. Naval Academy and a Master of Science in Management from Troy University. He has held certifications from the Institute of Internal Auditors (IIA) in Internal Audit, Governmental Accounting, and Risk Management. Mr. Clausell also serves in the Mobile community on various non-profit boards including Mobile Area Mardi Gras Association and the Boy Scouts of America Mobile Area Council.

#### **Lisa Morgan – 2-year term:**

Lisa Morgan was appointed to the Supervisory Committee in 2025. She is employed as the Executive Project Manager to the Director of Airbus Americas Engineering Center. She is the Chair for the Women's Interactive Network ERG, Risk & Opportunities Manager for both Mobile and Wichita Engineering, Site Coordinator for the Crisis Management Team, Ethics & Compliance Officer and Project Manager over facility projects. Ms. Morgan holds a Paralegal Studies degree from Faulkner University and is pursuing a Bachelor of Business from the University of South Alabama.

Respectfully Submitted,  
Annie Josie Adcock,  
Nominating Committee Chairman

**NEW HORIZONS CREDIT UNION**  
**Consolidated Statement of Financial Condition**  
**December 31, 2025**

ASSETS	2025	2024
Loans to Members	\$205,691,707	\$181,311,049
Less: Allowance for Loan Loss	(\$448,508)	(\$362,177)
<b>NET LOANS</b>	<b>\$205,243,199</b>	<b>\$180,948,872</b>
Cash and Cash Equivalents	\$15,139,034	\$4,255,695
Investments	34,740,583	63,219,941
Accounts Receivable	344,867	311,199
Fixed Assets	13,883,572	11,753,045
Other Assets	9,653,001	8,202,154
Accrued Income	715,696	683,428
<b>TOTAL ASSETS</b>	<b>\$279,719,952</b>	<b>\$269,374,334</b>

LIABILITIES AND EQUITY	2025	2024
Shares	\$113,342,998	\$111,980,571
Share Certificates	\$52,936,282	\$29,733,921
Ira Accounts	\$11,394,458	\$10,877,005
Share Drafts	\$59,711,608	\$57,711,597
Money Market	\$8,632,789	\$9,467,126
Other (Christmas, Vacation)	\$954,811	\$1,140,933
Accounts Payable/Other	\$2,948,629	\$23,791,959
Regular Reserves	\$27,515,377	\$24,100,805
Undivided Earnings	2,636,656	2,636,656
Accum Unrealized Gains/Losses Investments	(335,274)	(1,304,790)
Accum Other Comprehensive Income/Pension Income	(18,382)	(761,450)
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$279,719,952</b>	<b>\$269,374,334</b>

**NEW HORIZONS CREDIT UNION**  
**Consolidated Statement of Income & Expenses**  
**December 31, 2025**

INCOME	2025	2024
Interest on Loans	\$10,827,902	\$9,258,302
Income from Investments	\$1,396,530	\$1,603,224
Other Income	\$6,054,692	\$3,900,899
<b>TOTAL INCOME</b>	<b>\$18,279,124</b>	<b>\$14,762,425</b>

EXPENSES	2025	2024
Wages and Benefits	\$6,279,594	\$5,390,117
Office Occupancy/Operations	\$2,248,686	\$1,890,063
Professional Outside Services Expense	\$2,581,278	\$2,516,884
Provision for Loan Loss	\$500,078	\$256,010
Educational and Promotional Expense	\$378,829	\$351,009
Annual Meeting Expense	\$3,578	\$2,340
ACUA Dues	\$34,414	\$35,279
All Other Expenses	\$554,881	\$1,624,254
<b>TOTAL EXPENSES</b>	<b>\$12,581,336</b>	<b>\$12,065,954</b>

<b>NON-OPERATING INCOME (LOSS)</b>	(\$13,341)	\$51,583
<b>EARNINGS BEFORE DIVIDENDS</b>	\$5,684,446	\$2,748,053
<b>MEMBER DIVIDENDS</b>	\$2,269,874	\$1,615,135
<b>NET INCOME (LOSS)</b>	<b>\$3,414,572</b>	<b>\$1,132,919</b>



# HORIZONS HELPING HANDS COMMUNITY SUPPORT

New Horizons Credit Union supports many worthwhile causes in our communities. We do so by partnering with many school activities, local events, and nonprofit organizations. These efforts embrace the credit union industry philosophy of "People Helping People" with sponsorships, donations, and volunteerism

On top of our corporate effort, the Horizons Helping Hands program is an internal charitable effort whereby our New Horizons Credit Union team members vote annually on the non-profit organizations they would like to focus their internal fundraising attention. Efforts towards these non-profits are primarily done via designated Jeans Days, internal raffles and fundraisers, and via member participation.

During 2025, the Horizons Helping Hands program stepped up in our local community to fundraise and sponsor several worthwhile nonprofit organizations. The Horizons Helping Hands program was able to assist Penelope House, Ronald McDonald House Charities of Mobile, and local food pantries.

New Horizons Credit Union has supported other community activities such as, but not limited to, the following:

## Hi-Q High School Academic Competition

Since 1986, New Horizons Credit Union has been a proud sponsor of Hi-Q, the oldest continuing academic quiz bowl competition in the U.S. organized by the Mobile County Public School System. Hi-Q encourages academic achievement, initiative, and good sportsmanship. Mr. Cameron Taylor, from FOX 10, presides as the Quiz Master, asking questions from 13 subjects to 18 area high schools competing for cash prizes for their school. The competition starts annually in January and goes on through March.

## Scholarships

For over 25 years, New Horizons Credit Union has awarded scholarships to local high school member-seniors seeking to continue higher education through the Credit Union's Annual Scholarship Program. Each year, five \$1,000 scholarships are presented to deserving high school seniors. The deadline to apply is typically April of each year. All high school senior members are encouraged to apply by visiting our website at NewHCU.org each December for the current New Horizons Credit Union Scholarship Application and information located on our New Wave Savers Youth Account web page.

## United Way's Volunteer Income Tax Assistance (VITA) Program

New Horizons Credit Union partners with the local United Way of Southwest Alabama by providing free office space at our West Mobile branch for United Way's VITA program. This partnership has been in place for over 16 years. The VITA program offers free tax services to qualifying consumers who register through the United Way of Southwest Alabama office.

Continued on next page ->



# HORIZONS HELPING HANDS COMMUNITY SUPPORT

## American Red Cross – Disaster Relief Efforts

When disaster strikes, New Horizons Credit Union offers both members and non-members ways to help. Our branches offer a safe place to make monetary contributions to the American Red Cross when disasters strike our local area.

## Awards & Recognitions

### BauerFinancial Inc. – 5-Star Superior Rating

New Horizons Credit Union is a proud recipient of a 5-star rating from BauerFinancial LLC. This independent company has been analyzing and reporting on the financial condition of the nation's credit union and banking industry since 1983. The rating is based on various factors including capitalization, asset quality, profitability, liquidity, and risk. A 5-star rating indicates that New Horizons CU is financially sound and has the resources to deal with various adverse economic conditions.



### Newsweek Magazine – Top Credit Unions in Alabama

Newsweek Magazine listed New Horizons Credit Union as one of the Top Credit Unions in the state of Alabama. Their list encompasses those financial institutions with proven track record, safety, and soundness. New Horizons Credit Union is honored to have earned this distinction.



### America Saves Designation of Savings Excellence Award

Your Credit Union was honored for its efforts during National America Saves Week to encourage member saving with the America Saves Designation of Savings Excellence Award. New Horizons Credit Union offers GreenPath Financial Wellness resources, Youth Club Accounts with financial education web links, free financial literacy seminars, and a Credit Re-builder Loan Program – all designed to encourage budgeting and saving. To learn more about these programs, visit our website at NewHCU.org.



### Veterans Saves Designation of Savings Excellence Award

New Horizons Credit Union earned the National Veterans Saves Designation of Savings Excellence Award for the development of the Horizons Heroes Account and effort that encourage savings with our military personnel and their families. To learn more about the Horizons Heroes Account and its perks for first responders, active-duty military, healthcare workers, and educators, visit NewHCU.org. The National Veterans Saves program replaced the former National Military Saves program to be more encompassing.



# SUMMARY OF SERVICES

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- Allpoint® ATM Network
- Bill Pay Services
- Cashier's Checks
- Christmas Club Accounts
- Consumer Loans & Credit Cards
- Credit Life & Disability on Loans
- Debit Cards
- Direct Deposit
- E-Statements
- Ultimate Checking Accounts
- GAP & Extended Warranty Program
- Home Equity & Mortgage Loans
- Horizons Heroes Account
- Individual Retirement Accounts (IRAs)
- Love My Credit Union Member Rewards & Discounts
- Mobile Banking App
- Money Market Accounts
- New Wave Savers Youth Account
- Re-loadable Visa® Debit Cards
- Remote Deposit Capture
- Safe Deposit Boxes
- Share Certificate Accounts
- TruStage AD&D, Auto, Home, & Life Insurance
- Voice24 Telephone Account Access
- And more - **visit [NewHCU.org](http://NewHCU.org)**

## CALL CENTER

251-316-3240 • M-F 8:15am-5pm

## COTTAGE HILL

9154 Cottage Hill Rd  
Mobile, AL 36695  
Lobby: M-F 9am-5pm  
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm  
24/7 ATM (Deposit & Withdrawal)

## DAPHNE

7146 Stone Drive  
Daphne, AL 36526  
Lobby: M-F 9 am-5 pm  
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm  
24/7 ATM (Deposit & Withdrawal) & Night Drop Box

## JACKSON

100 N Florida Street  
Mobile, AL 36607  
Lobby: M-F 9am-5pm  
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm  
24/7 ATM & Night Drop Box

## MIDTOWN

100 North Florida Street  
Mobile, AL 36607  
Lobby: M-F 9am-5pm  
Drive-Thru: M-Fri 9am-5pm  
24/7 ATM (Deposit & Withdrawal)

## SARALAND

103 Saraland Boulevard South  
Saraland, AL 36571  
Lobby: M-F 9am-5pm  
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm  
24/7 ATM (Deposit & Withdrawal) & Night Drop Box

## SEMMES

3385 Schillinger Road North, Suite 19  
Semmes, AL 36575  
Lobby: M-F 9am-5pm  
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm  
24/7 ATM & Night Drop Box

## RANGELINE

5000 Rangeline Crossing Drive Suite C  
Mobile, AL 36619  
Lobby: M-F 9am-5pm



NewHCU.org | 251.316.3240  
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