



JUNE 2020 E-NEWSLETTER

Boat in Style



Check out our new and used boat loans with rates as low as 2.89% Annual Percentage Rate for up to 66 months. Plus, a NO PAYMENT FOR 90 DAYS option!

[Boat Loan Info](#)

Loan News

**Make Some Home Upgrades
with a Fixed Rate Home Equity
Loan!**

Home Equity Loans are used for versatile purposes, may be tax-deferred*, and may



even help pay off debt. Rates as low as 4.00% APR* for up to 60 months!

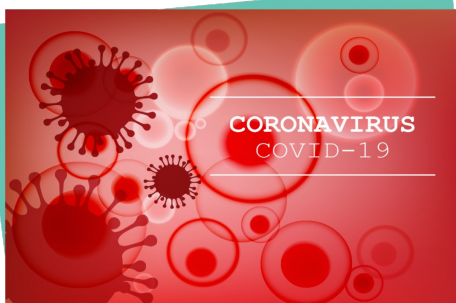
Loan Details

Now is a Great Time to Refinance Auto Loans with NO PAYMENT FOR 90 DAYS!

Auto rates so low, you'll want to zoom in to New Horizons! Rates are 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. Existing NHCU loans do not qualify for refinancing.



Loan Details



Coronavirus Assistance Loan

New Horizons Credit Union is here to help serve our members who have been impacted by the Coronavirus. We've developed an emergency loan product with special terms and created additional services to support our members during this uncertain time. Make an appointment today with a Lending Specialist for details.

Make an Appointment

****New "No Payment for 90 Days" option on most consumer loans - excludes Start Me Up, Credit Rebuilder, Fresh Start, Visa® Credit Cards, and Mortgage & Home Equity Products****

Accounts & Services You Need to Know About

NEW WAVE SAVERS ACCOUNT

Anchors Aweigh Good Grade Rewards Program

New Horizons Credit Union offers young members, between the ages of birth-19 a youth account called New Wave Savers. This youth account offers a first step towards teaching financial responsibility and independence!

As a part of the New Wave Savers Account, New Horizons offers the Anchors Aweigh program to reward students for their good grades and hard work. In the program, we will draw one lucky student's name to win a New Horizons Back Pack and \$50.

Here's how it works:

- Program offered to our K-12 grade New Wave Saver members
- Must have a B- average or above
- Bring your report cards to any branch or submit via email*
- Make sure your full name and contact information is written on your report card or attached
- Your name will be entered into the drawing
- Submit your January-June report cards (semester/year-end) by **July 15, 2020**
- Prize Back Pack will be delivered to your closest branch for pick up and \$50 will be deposited into your New Horizons Account

*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 for you to marketing@newhcu.org OR stop by any New Horizons Credit Union branch drive-thru to drop off your report card in person. Visit the link below for details.

[New Wave Saver Details](#)

New Horizons Offers Credit Card & Debit Card Alerts

Visa® Credit and Debit Card alerts are tools that our cardholders may find helpful to avoid unwanted fees, stay informed of certain transactions, and avoid fraud. Alerts can be emailed or texted.

To register for these **free** alert systems, visit our website's [Visa® Debit Card](#) and [Visa® Credit Card](#) pages and complete the necessary information.

Example of Debit Card Alerts:

- International Transaction
- Online Activity
- Decline Transaction
- Large Transaction

Examples of Credit Card Alerts:

- Payment Due/Account Past Due
- Nearing Account Credit Line
- Lock Card
- Transactions Greater Than

We encourage our members to visit the website pages to see for yourselves how easy it is so you can better monitor your account & protect yourself.

Investment Services

Every member is unique and has their own definition of financial independence and their 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 understands 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. With the recent updates to the CARES Act, Southern Capital Services may also be able to help those who have questions on how to best utilize their IRA distributions.

Visit our website to learn more about the available finance planning services.

Financial Planning Info

Community News

2020 New Horizons Credit Union Scholarship Winners

New Horizons is proud to support students in furthering their education. Through the NHCU Annual Scholarship Program, we are happy to have awarded \$1,000 scholarships to five (5) graduating high school students.

Also, New Horizons CU sponsors a scholarship at the University of South Alabama - College of Business. We are proud to say that USA awarded that scholarship to one deserving undergraduate student.

One high school scholarship recipient, Cameron, explains his gratitude: "When I received the call that I was selected as one of the recipients for the 2020 New Horizons Credit Union Scholarship, it was like seeing a beautiful rainbow after a terrible storm. Thank you for your generous contribution in the amount of \$1,000. I had a \$1,200 balance due on the books, after my academic scholarship. With your support I can focus on my studies. I will be able to receive an outstanding education and participate in stimulating extracurricular activities at University of Mobile."

Good luck Cameron and **ALL 2020 graduates!** All of your hard work has paid off and we wish you all luck in your future endeavors!



Horizons "Essential" Heroes

To recognize those who continue to serve during COVID-19, we want everyone to ***Get Real*** aware of taking precautions and help honor those taking care of us.

Visit our Facebook page to learn how you can honor *a hero*.

Facebook Page

Important Notices & Reminders:

Chamber of Commerce Recognizes Essential Businesses

The Southwest Mobile County Chamber of Commerce honored our Theodore Branch this week as heroes. New Horizons CU is proud to be considered an essential business and is here to serve our members as we get through this pandemic together. We thank all our dedicated employees for their commitment. You are all HEROES!



Hurricane Season Starts June 1st

Throughout hurricane season, along with branch operation updates, our website also provides an Emergency Preparedness Guide. The Emergency Preparedness Guide is there to help provide resources during a weather emergency -- with credit union resources, as well as, emergency resources throughout lower Alabama.



[Emergency Preparedness Guide](#)

Limited NHCU Branch Operations Continue Due to Coronavirus Restrictions

All New Horizons Credit Union branches will continue to offer lobby service by appointment only and will continue with full drive-thru service until further notice. This change is due to limited staff caused by school closings and Coronavirus restrictions in place for everyone's health safety. Appointments can be made by calling 1-800-824-3610 or by clicking [here](#). Your patience is greatly appreciated.

Please look for updates on our website at NewHCU.org or follow us on [Facebook](#).

Sophisticated Social Engineering Scams

Fraudsters are launching social engineering attacks to members by posing as the credit union to obtain banking credentials. Once they have access to online banking, the fraudsters will change contact information as well as passwords to the account. After they have the passcode, they log in to the member's account and use peer-to-peer (P2P) services, if available, to transfer funds elsewhere.

Here is how the scam works: Fraudsters send account alerts to members via text message -- appearing to come from the credit union -- warning them of suspicious debit card activity. For those members who respond to the text, the fraudsters call the members spoofing the credit union's phone number and claim they are in the credit union's fraud department and calling to verify suspicious transactions. From there, the member falls prey and provides their information. The result, the member's information and account becomes compromised with potential loss that may never be recovered.

Please remember, 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.

*If you ever feel you have been a victim of fraud, please contact your credit union or identitytheft.gov

Convenient Surcharge-Free ATMs Near You



During these busy, crisis times, our branch ATMs may run low on cash or run into technical issues. For this reason, we partner with [Allpoint ATM Network](#) to bring our members using our Visa® Debit Card **Surcharge-free** ATM access when they need it most.

Avoid long ATM lines and congested spaces with over 55,000 ATM locations in the U.S. Visit NewHCU.org for [Allpoint ATM locations](#) near you. If you don't have a New Horizons Debit Card, now is a great time to inquire. Click [here](#) to learn more about our [Debit Cards](#).

Allpoint ATMs can be found at most Winn-Dixie Grocers, Walgreens, CVS Pharmacies, Rite Aids, Target Stores and more convenience Stores.

Find an
ATM



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. 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, products, and services by calling 1-800-824-3610 or visiting NewHCU.org. APR= Annual Percentage Rate.

For some links within the New Horizons Credit Union eNewsletter, 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.