



NEW HORIZONS CREDIT UNION

Solutions for the Real World

APRIL 2026 E-NEWSLETTER

April is National Credit Union Youth Month



Celebrating National Credit Union Youth Month with Sunny the Savings Sea Turtle and financial learning!

This special month gives our [New Wave Saver Youth Account](#) holders an opportunity to introduce them to the Credit Union and reinforce the importance of saving.

During the month of April, when you open your child a New Wave Savers Youth Account or **deposit \$5 or more** into their existing New Wave Savers Youth Account, your child will be entered into a

\$100 VISA® Gift Card drawing! *

For added fun during National Credit Union Youth Month, stop by your nearest NHCU branch so your child can receive a Youth Month giveaway that focuses on this year's theme while supplies last.

[*Youth Month Details](#)

Card Conversion Update

All NHCU cardholders should have received and have activated their newly issued cards by following the instructions included with your new card and calling the 24/7 Cardholder Service at 1-888-333-4954 to activate your card. We thank you for your patience during the conversion period.

Remember to update any ACH, Bill Pay, and other automatic card payments with your new card's information to avoid any payment delays.

If you have not received your new card, please confirm that we have your correct mailing address on file. For more information about our Debit and Credit Card, please click below. If you experience any issues, please contact our Member Services Center at 251-316-3240.

[Debit Card Details](#)

[Credit Card Details](#)

Accounts & Services to Know About

America Saves Week: April 6-10, 2026



April 6 - April 10, 2026
americasavesweek.org

Each year, New Horizons Credit Union participates in America Saves Week to encourage members to save money, build wealth, reduce debt, and take the saving pledge. This year's America Saves Week theme is

**"Own Your Financial Story:
Small Steps, Big Impact"**

Take advantage of our
**6-Month Certificate at 4.20%APY* or
12-Month Certificate at 4.10%APY***

[Click here](#) for Certificate Account Details.

We also offer free resources through our [GreenPath Financial Wellness](#) partnership for debt management, credit building, and financial education. Make a [pledge](#) to take control of your financial story, one small step at a time.

GreenPath Webinar: The Magic of the Debt Management Program

Join GreenPath's Financial Wellness' **FREE** webinar to learn about their life-changing solution to help people pay off debt in full and faster making it a strong alternative to options like bankruptcy or debt settlement for individuals who may not even realize this support is available.



Learn more by joining the webinar on **Wednesday, April 8 at 1:00 p.m.**
Register today through the button below.

If you miss the webinar or can't make the scheduled time, there are more debt management and financial resources available at our [GreenPath Financial Wellness](#) link.

[Register Today](#)

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. *

New Horizons Credit Union offers several IRA options to choose from. With the tax filing deadline, April 15th, quickly approaching, there is still time to look into our IRAs to possibly defer taxes depending on your tax situation. *

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](#)

Love My Credit Union Member Discounts



Love My Credit Union®
rewards

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

2026 Scholarship Application Deadline is **CLOSED**



If your child has a New Wave Savers Youth Account and is graduating high school this May, we hope they were able to apply for our scholarship program! The application deadline was April 1st and is now **closed**. We want to thank all of the students who took the time to apply. The winners will be announced soon! At NHCU, we're proud to offer this scholarship every year as a way to support our young members and recognize their hard work in school and their communities. Be on the lookout for the 2027 scholarship application this fall.

[New Wave Savers Youth Account](#)

AllPoint® Surcharge-Free ATM Access



Don't forget that New Horizons Credit Union partners with Allpoint® ATM Network to offer members using our Visa Debit Card surcharge free ATM access at over 55,000+ ATMs nationwide. This is a great benefit of membership and using our Debit Card when traveling or for emergency situations.

[Find an ATM Near You](#)

Loan News

Refi Your Ride... Whatever It May Be!



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.

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

****Refi Your Ride Details**

Home Equity Solutions for your *Real* Dreams

Your home's equity could offer the *fix* you need for repairs, add-ons, that dream vacation, and much more!

Use the equity in your home to secure a lump sum, fixed-rate Home Equity Loan that maybe tax deferable depending on your tax situation. Always consult with a tax advisor first to ensure you qualify for tax benefits.



Home Equity Loan Details

Community News

2026 HiQ Season Wrap Up

Since 1986, NHCU has been the title sponsor of the Mobile County Public School System's HiQ scholastic quiz-bowl because we believe in furthering education and financial literacy. We attend each match to inform students and

teachers about our financial education resources, annual scholarship program, and the free financial education classroom presentations available.



Congratulations to Davidson High School for being this year's HiQ Champions and receiving \$2,000 for use in scholastic programs! We also want to congratulate Murphy High School and McGill-Toolen High School for making it to the final championship tournament and to all the teams for their hard work and participation in this very challenging program.

FREE Community Shred Day with NHCU & the BBB



New Horizons Credit Union is partnering up with the Better Business Bureau (BBB) of Mobile to offer a free shred day in Mobile, AL. on **Friday, April 24, 2026**. Have your sensitive documents securely shredded from the convenience of your car.

When: Friday, April 24, 9:00 a.m. - 12:00 p.m. (or until the shred truck is full)

Where: Shoppes at Bel Air (behind the former JCPenney) 3299 Joe Treadwell Dr, Mobile, AL 36606

What: Paper documents only. Two boxes or bags, 50 lb. limit. No businesses. No binder clips, CDs, or anything non-paper, please!

Mobile Chocolate Festival

New Horizons Credit Union was proud to sponsor and participate in the Mobile Chocolate Festival benefiting Penelope House, an organization that provides free resources and a safe haven for victims of domestic violence.

It was a sweet day filled with fun, chocolate, and community spirit! Thank you to everyone who stopped by our booth to chat with our team and snapped a photo with our New Wave Youth Saver Youth Account mascot,

Sunny the Saving Sea Turtle!



This is just one of the non-profits we support through our Horizons Helping Hands community outreach program.

City of Satsuma Health & Wellness Fair



Thank you to the City of Satsuma for having New Horizons Credit Union at their Employee Health and Wellness Benefits Fair; and thank you to everyone who stopped by our booth to get information on financial wellness!

Ronald McDonald House Tab Top Collection

As part of our Horizons Helping Hands community outreach program, each NHCU branch is collecting tab tops through October in support of one of 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

Annual Meeting of the Membership 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 **Wednesday, April 29, 2026**, at **6 p.m.** and will be held at the **Volunteers of America (VOA) Southeast office at 1204 Hillcrest Road, Mobile, AL 36695** in their special events building.

More information is available at the link below.

Annual Meeting Details

April Fraud Tips

Below are some tips to keep your money and identity safe.

- **Keep Your Documents Safe:** Always be sure to shred any papers that contain private information before putting them in the trash to avoid identity theft
- **Be cautious with QR codes:** Scammers can create fake QR codes that lead to malicious websites or phishing pages. Only scan codes from trusted sources.
- **Search for Your Personal Information Online:** Regularly Google your name, email, and phone number. This can help you spot potential identity theft or unauthorized data exposure.
- **Be Skeptical of Urgency:** Scammers often create a sense of urgency to pressure you into making quick decisions. Take your time to think and verify before acting.
- **Keep your contact information up to date:** Your Financial institution will be able to reach you in the event of unusual account activity.

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.

©2026 New Horizons Credit Union

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

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!