

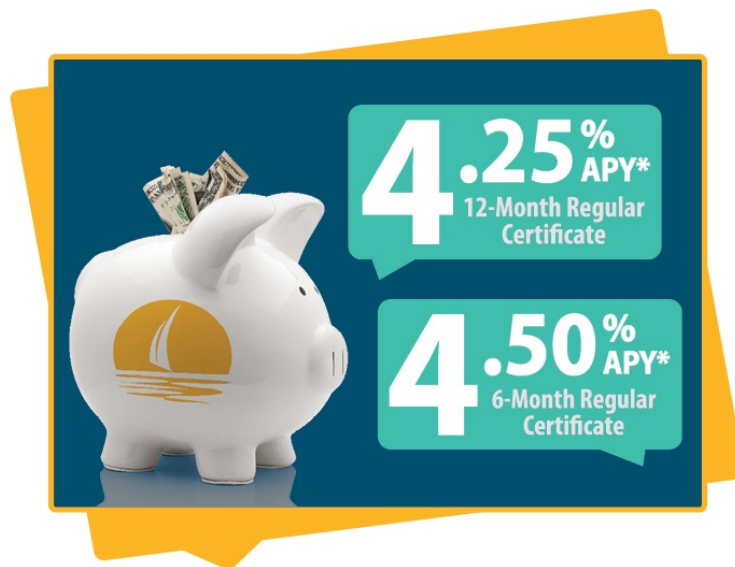


# NEW HORIZONS CREDIT UNION

Solutions for the Real World

**AUGUST 2025 E-NEWSLETTER**

## Boost Your Savings with a Certificate Account!



Save for college, vacation, retirement, and more safely, with a fully insured 6-month Certificate at **4.50% APY\*** or 12-month Certificate at **4.25% APY\*** with as little as **\$500**.

Other rates and terms available. Click below for details.

[\\*Certificate Account Details](#)

## Loan News

### Personal Loans for Vacation, Back-To-School, & More!



For all of your back-to-school or vacation needs, we have a *solution* for you! Our affordable Personal Loan rates start as low as **9.49% APR\*** for up to 36 months.

Enjoy the option of *no payment for 90 days!*

[\\*Personal Loan Details](#)

### Refi Your Ride... Whatever It May Be!



Enjoy up to **2% APR\* OFF** your current vehicle loan rate from another financial institution. \*\* This refinance program is designed as a *solution* for you to save while enjoying your vehicle even more.

This program includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers. Inquire today and start saving!

[\\*\\*Refi Your Ride Details](#)

## Accounts & Services to Know About



Love My Credit Union®  
rewards

**trust & will**

### Trust & Will Member Program

As a part of the *Love my Credit Union* rewards, NHCU members have access to **20% off** Trust & Will's estate planning services. This program connects you with legal experts who will walk you through the process of establishing legally binding documents. For more information, visit the [Love My CU Rewards link](#) under the Benefits tab on our website.

## Travel Safe with our **Debit & Credit Card Alerts** & Take Advantage of **Special Tax-Free Days** in Your State



Did you know New Horizons Credit Union offers [debit](#) and [credit card](#) alerts to NHCU debit and credit cardholders? It's true!

**Setting Up Debit Card Alerts:** Once you are enrolled in Online Banking, log in to your Online Banking, go to your Dashboard, and find the Alerts Main section. From there, you can set up which alerts you would like to receive and how you would like to receive them. Debit card alerts can also be set up through the link on our [Debit Cards page](#) or by [clicking here](#).

**Setting Up Credit Card Alerts:** Visit our website's [Credit Cards page](#) and follow the link in the "Set Up Free Credit Card Alert Notifications" section or [click here](#).

### Florida Tax-Free Days in August

**Quick Tip:** If you're planning back-to-school shopping, some nearby states—like Florida—offer tax-free shopping periods in August (1st-31st) when you pay with debit or with credit cards. Be sure to check your state's tax-free days details and save while you stock up!

## Earn Up to **3.25% APY\*** with *Ultimate Dividend Checking* or up to **\$8/month Cash Back** with *Ultimate Cash Back Checking*.

New Horizons Credit Union offers several checking account solutions to fit your needs and lifestyle. We offer a basic free checking, and also Ultimate Checking Accounts with perks.

With our **Ultimate Dividend Checking Account**, you have the opportunity to earn a competitive dividend rate of up to **3.25% APY\***. With our **Ultimate Cashback Checking**, you may earn up to **\$8/month cashback\***. Click below for details.



## FREE GreenPath Webinar - Your Financial Wellness Check-Up: Review, Adjust, Succeed



Managing your finances without a plan is like navigating without a map. Join GreenPath on **Thursday, August 14 at 1 p.m.** to learn how to create a solid plan that doesn't leave you feeling restricted. Give yourself freedom, control, and confidence in your financial journey. Register for this **FREE** webinar below.

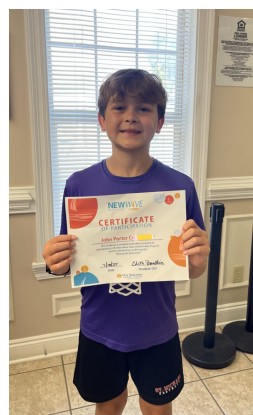
Register Today

If you miss the webinar or can't make the scheduled time, GreenPath will record this webinar and send a link of the recording to all registrants after. Other resources are available for free at [GreenPath Financial Wellness](#).

## Community News

### Good Grades Drawing Winners

Congratulations to our Good Grades winners, **Sadie B.** and **John Porter C.** Thank you to everyone who entered our Good Grades drawing this summer. Keep up the Good Grades!



We encourage all our New Wave Savers to maintain their excellent grades so they can submit their report cards again in January for their chance to win the

\$50 and an NHCU backpack!

## New Wave Savers Account Details

### New Horizons CU teams up with Mobile County Chamber for Annual Kids' Day!

New Horizons Credit Union was proud to participate in the **Southwest Mobile County Chamber of Commerce's Annual Kids' Day!** It was a day filled with fun, preparation, and community spirit as we help provide needed school supplies. Thank you to everyone who stopped by our booth to chat with our team—we loved connecting with you!



### #ILoveMyCreditUnion Day

On July 25th, we celebrated I Love MY Credit Union Day in our branches with snacks and fun activities. Thank you to all our members who came out to celebrate I Love My Credit Union Day with us.





## 2025 Horizons Helping Hands Tab Top Collection



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

## Important Notices & Reminders

### Holiday Closings

In observance of Labor Day, all NHCU branches will be closed **Monday, September 1st**. Branch ATMs and Online Banking will remain available during this time. If you don't have our debit card, inquire today so you may have access to over 55,000 surcharge free [Allpoint® ATMs](#) nationwide as you travel.

### New Branch Coming This Fall!



We're thrilled to share that a new branch is coming soon to the **Midtown Mobile area at 100 N Florida St, near Publix!** This expansion is a big step forward for all of us, and it wouldn't be possible without your ongoing support and commitment to our shared vision. To stay up to date with our latest news and progress, be sure to follow us on our social media platforms and visit [our website](#).

## August Fraud Tips

Email scams are becoming increasingly sophisticated, so don't rely on your spam filter to catch every trick. The following tips will help you to recognize scam emails and delete them before they result in identity theft or financial loss.

1. **Recognize common tactics.** A sense of urgency or promise of a reward.
2. **Take a closer look at the sender and recipients.** The email address is unrecognizable and inconsistent with website URL.
3. **Be alert to poorly written emails.** Incorrect capitalization, grammatical errors, poor spelling, and strange sounding phrases.
4. **Double check hyperlinks before you click on them.** If there is unusual emphasis on a particular link, hover over a link before clicking to see if it looks suspicious.
5. **Be wary of attachments.** Be wary of unexpected attachments, even if they are sent by a friend.

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



## 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](http://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](http://NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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**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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