

Solutions for the Real World

MAY 2025 E-NEWSLETTER

May is Military Appreciation Month



In honor of Military Appreciation Month, New Horizons Credit Union wants to remind members of our Horizons Heroes Account.

This account offers a variety of perks to active military, first responders, and educators. *

Also, New Horizons Credit Union participates in the



National Veterans Saves Program to encourage good saving habits. Click below to learn more about the Horizons Heroes Account and Veteran's Saves Program.

> **Horizons Heroes Account & Veteran Saves Details

Loan News

Home Equity Solutions for your Real Dreams



Unlock the potential of your home's equity to fund repairs, new pools, your dream vacation, weddings and more! * Tap into your home's value with a lumpsum, fixed-rate Home Equity Loan for the flexibility you need.

> *Home Equity Loan Details

Refi Your Ride... Whatever It May Be!



Make an <u>appointment</u> at an NHCU branch or apply online today.

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



Accounts & Services to Know About

Earn More with our Certificate Accounts



If you are in the market for an insured account that offers a higher yield than a regular Savings Account, and you are willing to lock in funds for a set term, then a Certificate Account may be what you are looking for. Now is a great time to grab a great rate and save with peace of mind.

6 -Month Regular Certificate at 4.50% APY* 12-Month Regular & Jumbo Certificate at 4.25% APY*

> *Certificate Account Details



GreenPath Webinar: Navigating Financial Uncertainty

Are you facing a financial transition and unsure what to do next? You're not alone — navigating financial uncertainty can affect your emotions, your family, and your long-term goals. It can feel overwhelming, but support is just a click away. New Horizons CU partners with <u>GreenPath Financial</u> <u>Wellness</u> to offer this special webinar to help you build your monthly spending plan. Learn more by joining the free webinar on Wednesday, May 14th from 1:00 pm-1:45pm CST.

Register Now



New Wave Savers Youth Accounts & Our Good Grades Program

As a part of the <u>New Wave Savers Youth Account</u>, we offer a Good Grades program to reward students for their hard work and good grades (A/B). Through the program, we draw a lucky student's name to win an NHCU backpack and \$50 to be deposited into their New Wave Savers Youth Account. Our next drawing is July 15th, so get those good grades turned in! Click below to learn more about our Good Grades program

If your child is not a member of New Horizons Credit Union, now's a great time to open him/her a *new 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 to marketing@newhcu.org OR stop by any NHCU branch drive-thru to drop off your report card in person. Visit the link below for details.

> How To Turn In Your Grades



Our Visa Debit Card & AllPoint® Surcharge-Free ATM Access For Emergency Planning & Account Access

Don't forget that New Horizons Credit Union partners with AllPoint® ATM Network to offer members using our <u>NHCU Debit Card</u> surcharge free ATM

access at over 55,000 ATMs nationwide. This is a great benefit to have as we approach hurricane season with more options to access funds in the case of evacuation. If you don't have our Debit Card, click <u>here</u> to learn more. To find an ATM near you, select the button below.

> Find an ATM Near You

Community News



75th Anniversary Annual Meeting

Thank you to everyone who joined us for our 75th Anniversary Annual Meeting. It was a fantastic opportunity to connect, celebrate our community, and share important updates about the Credit Union's progress and future plans. Members had the chance to mingle, meet NHCU officials, and learn more about the services and resources available to them.













We sincerely appreciate our members for your continued loyalty and for choosing New Horizons Credit Union as your primary financial institution.



NHCU in Forbes & Fortune Magazine



The 75th Anniversary of New Horizons Credit Union was showcased in the April issue of the Forbes & Fortune Magazines as one of Alabama's Leading Credit Unions. We take pride in our commitment to members and the community over the past 75 years. Click below to read more.

> Forbes & Fortune Info

NHCU Partners with the Better Business Bureau for a Free Community Shred Day

New Horizons Credit Union was proud to support the Better Business Bureau Serving Central and South Alabama's Annual Shred Day. This year's Mobile event took place on Friday, April 4th at the Shoppes at Bel Air and saw a record-breaking turnout, with 654 vehicles participating and over 16,000 pounds of personal documents securely shredded. New Horizons is an advocate for fraud awareness and educational tips to guard against identity theft.









Solutions for the Real World

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2025 New Wave Savers Youth Account Scholarship Winners



New Horizons Credit Union awards five, \$1,000 scholarships annually to graduating high school senior members based on their submitted scholarship application which includes: community service, extra curriculum activities, grades, and an essay.

We are pleased to announce the 2025 Scholarship winners: **Morgan P.** - Alma Bryant High School **Addison B.** - Citronelle High School **Shelby B.** - Satsuma High School **Lily M.** - Alma Bryant School **Kate F.** - Mobile Christian High School

Congratulations to these students and thank you to everyone who submitted an application, we wish all New Wave Savers the best in furthering their education. If your child is not a member of New Horizons Credit Union, now's a great time to get him/her started to take advantage of our <u>New Wave Youth Savers Account</u>.

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—we loved connecting with you and supporting such an important cause together. The Penelope House is one of several charities supported by our <u>Horizons Helping Hands program</u>.

Have Some Tab Tops You Want to Donate?

Each NHCU branch is collecting tab tops through October in support of one of our <u>Horizons Helping Hands</u> 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 NHCU branch!



Important Notices & Reminders

Holiday Closing

In observance of **Memorial Day**, all NHCU branches will be closed *Monday, May 26th.* ATMs, Voice-24, Online & Mobile Banking will remain available during this time.





May Fraud Prevention Tips

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

- 1. Use a secondary Email Address. Create a separate email for online shopping, newsletters, and sign-ups. This helps contain potential spam and phishing attempts and protects your primary email (often tied to banking or sensitive platforms) from being targeted in data breaches.
- 2. Use Prepaid Cards for Unfamiliar Websites. When shopping on new or unverified sites, use a prepaid gift card with limited funds. It minimizes risk if the site turns out to be fraudulent.
- 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. Secure Your Wi-Fi Router. Change the default login credentials on your home router and disable remote access. This strengthens your home network against cyber intrusions.
- 5. 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.

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

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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 <u>NewHCU.org</u>.

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.

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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.

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