



SEPTEMBER 2020 E-NEWSLETTER

Limited Time Loan Rate Discount Special



Apply online only to qualify for
a **.25% APR* loan rate discount.*** This is a
limited time offer, so take advantage before it is too late!

©NHCU 2020. NMSL #410405. *APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer from September 1 – September 30, 2020 for members who apply for a consumer loan using NHCU's online [Loan Application](#) at NewHCU.org. All loans are subject to credit approval. Rates are based on an evaluation of applicant's credit and may vary. Offer cannot go below NHCU loan floor rate for any loan product or be applied to existing NHCU loans. This offer may be extended, canceled or withdrawn at any time. Existing NHCU loans do not qualify for refinancing. This offer does not apply to members enrolled in Horizons Heroes account program. This offer does not apply to Mortgages/HELOC products, Credit Cards, or Share/Certificate Secured Loans. Call 1-800-824-3610 or Visit NewHCU.org for details on loans and membership.

[Learn More and Apply](#)

Loan News

Want to Finance or

Refinance Your Home?

New Horizons offers affordable Mortgage and Home Equity Products for you. With competitive rates and financial tools, get pre-qualified today to get started on your dream home.

[Home Loan Details](#)



Community News



CUAid in Natural Disasters

New Horizons CU supports the efforts of the National Credit Union Foundation's CUAid program. CUAid is a charitable arm of the U.S. credit union movement which allows credit unions the opportunity to leverage their cooperative values and respond quickly when disaster strikes.

If you would like to help fellow members who are victims of the recent natural disasters, click the link below to learn about CUAid and contribute.

[Learn and Donate](#)

Horizons Helping Hands is Proud to Support St. Jude Children's Research Hospital



Through New Horizons Credit Union employee's fundraising program, Horizons Helping Hands, NHCU was proud to present a \$500 check to St. Jude Children's Research Hospital to help provide for patient needs during the pandemic.

Credit Unions Care Challenge

As COVID-19 continues to affect the world, we see more businesses, particularly restaurants, shutting their doors through no fault of their own. Those small businesses need their patrons more than ever.

Credit Unions Care CHALLENGE

Local credit unions are responding to a "challenge" set forth by the Southeastern Credit Union Foundation known as the #CreditUnionsCareChallenge. Through the Credit Unions Care Challenge Program, New Horizons Credit Union provided \$25 to each NHCU employee in order to take part in this challenge and make an impact in our local community.

Here are a few of our Team Members supporting local businesses with their \$25:



Our Saraland team supported a local Mexican restaurant for the #CreditUnionsCareChallenge



Jasmine and Crystal from the Call Center supported Meat Boss for the #CreditUnionsCareChallenge

2021 Scholarship Applications are Now OPEN!

Our 2021 Scholarship Applications for graduating high school seniors who are members of the Credit Union are now available. New Horizons Credit Union awards 5, \$1,000 scholarships annually.

Meet another 2020 scholarship recipient to hear what she has to say as she begins her next journey:

"I am super excited to be attending the University of South Alabama! I will be majoring in Elementary and Special Education, and I plan to apply for graduate school to study Occupational Therapy! Thank you New Horizons for helping make this dream a reality!"

-Savannah Dinkel

Congratulations, Savannah! NHCU is very proud of you!



[Scholarship Application](#)

Accounts & Services to Know About

Establish Credit, Consolidate, or



Shop with a NHCU Visa Credit Card!

This Visa® Credit Card program is designed to help our members save with an affordable interest rate, no balance transfer fees, no annual fees, and opportunities to earn reward points with qualifying purchases. Apply before the holidays!

Credit Cards

PLUS, New Horizons Credit Union members who use our Visa Credit Card are eligible for a CU Rewards Sweepstakes to win \$1,000 to offset their monthly credit card purchases. All you have to do is use our NHCU Visa Credit Card a minimum of 4x per week thru Dec. 13 to be entered. Click below for full rules.



[CU Gives Back Sweepstakes Website](#)

Important Notices & Reminders:

October 15th is International Credit Union Day & our 70th Anniversary Member Appreciation Day!

New Horizons wants to celebrate our members! So, stay tuned for upcoming announcements regarding International Credit Union Day and our special 70th Anniversary Member Appreciation Day. Updates will be posted on our website and social media about the big day and how you could win a **\$100 Visa Gift Card!**



Events That May Impact Electronic Bill Payment Deliveries

Several state and local governments have declared emergency situations in the coastal areas of Texas and Louisiana, and in parts of California. Residents are being evacuated in parts of Texas and Louisiana because of Hurricane Laura, and in regions in California because of continuing wildfires.

The United States Postal Service (USPS) has stated that mandatory evacuations have affected their operations.

While our electronic bill payments will process as scheduled, some payees may not have

personnel in their offices. Mail delivery may be suspended in affected regions, which could impact delivery of check payments to members. Please be advised that you may experience bill payment processing delays from those entities in these affected areas, but your electronic bill payments are being made.

For more information and resources regarding hurricane and emergency preparedness, click the link below.

[Emergency Preparedness Guide](#)

Holiday Closing - September 7th

Monday, September 7th all branches will be closed in observance of Labor Day. All NHCU ATMs and Mobile Banking will still be available for use.

Change in Branch Hours

Due to COVID-19, limited staff, and safety concerns, New Horizons Credit Union no longer offers Saturday hours of operation; however, Friday branch drive-thru hours of operation have extended and are now from 9 a.m. to 6 p.m.

This decision was not made lightly, and New Horizons CU realizes this may cause inconvenience to our members. Unfortunately, the recent increase in reported cases concerning the pandemic has forced us, as well as many other businesses, to operate differently. We encourage usage of our free 24/7 electronic services, branch night drop boxes for deposits & payments, and enrollment in our Visa Debit Card which offers surcharge-free transactions at over 55,000 Allpoint ATMs. Also, all branches will continue to offer appointment-only lobby service. For information about any of our services, please contact our Member Services Center at 1-800-824-3610 or visit NewHCU.org.

Your patience is greatly appreciated as we get through these challenging times together.

*Download the Allpoint ATM Mobile App on your smart phone by clicking here:
for [iOS devices](#) or [Android/Google Play devices](#).

[Find an ATM or Branch](#)

Limited NHCU Branch Operations & Masks Required Due to Coronavirus Restrictions

For everyone's health and safety during this pandemic, 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.

Please remember to wear a mask for lobby service. You may be asked to take a temperature and answer brief health questions before entering our branches, and our restrooms will not be available.

We have limited staff caused by daycare closings, so you may experience longer than normal wait times in drive-thru lines and longer hold times if calling. Appointments can be made by calling 1-800-824-3610 or by clicking [here](#). Your patience is greatly appreciated.



Love My
Credit Union®
rewards

**There are more reasons than ever to love
being a member of New Horizons CU!**

**MORE SAVINGS.
MORE POSSIBILITIES.**



Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why New Horizons Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- Savings **up to \$15 on TurboTax** federal products.
- Exclusive discount from the TruStage Home & Auto Insurance Program.
- Members save on SimpliSafe, the #1 expert pick for home security.
- Save 30% on premium identity protection from Financial Lock.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Save on car maintenance + get \$10 off your first service using CarAdvise.
- Save 40% on a 1-year membership to Sam's Club.
- Build your credit history with rent and save up to 30% with Rental Karma.
- Save \$40 on Calm, the #1 app for meditation and sleep.
- Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your New Horizons Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.



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.

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NMLS#410405