



NEW HORIZONS CREDIT UNION

Solutions for the Real World

DECEMBER 2022 E-NEWSLETTER

HAPPY HOLIDAYS

Put a Little Jingle Back in Your Pocket!



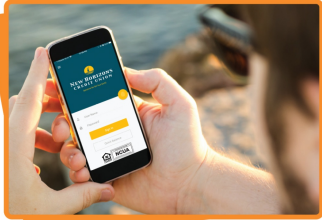
For holiday shopping, travel, and more, enjoy
Holiday Personal Loan rates starting as low as
8.49% APR* for up to **36 months**.

*Plus, the option of **NO PAYMENT** for 90 Days!*

[*Learn More](#)

Accounts & Services to Know About

Free Mobile App to Make Account Access Easy



Access your finances from the palm of your hand through our **FREE** Mobile App. All you need is our Online Banking and a mobile web browser. Easily access account information, deposit checks remotely (once enrolled), transfer funds through Bill Pay, or find a branch/ATM with your mobile device.

To get started, visit the Apple App Store or Google Play Store and search for the **New Horizons Credit Union** app.

Electronic
Services

Open Your Child a Youth Savings Account for Christmas!



NEW WAVE
Savers Account

In the season of gift-giving, why not invest in a savings account for your child? With a variety of perks and resources, our New Wave Savers Account makes a lasting gift!

Plus, if your child is a graduating high school senior and a member, he or she can apply for our annual **College Scholarship Program**. Deadline is April 1, 2023.

Learn More

Want to Protect Your Identity this Holiday Season?



GreenPath
financial wellness

This **FREE** webinar will bring you up to speed on identity theft, inform you of common scams and pitfalls to avoid, and offer methods to protect yourself against identity theft.

Learn more by joining the webinar on **Wednesday, December 7 at 12:00 p.m.** Register today through the button below.

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

Register Now

Community News

Ronald McDonald House Tab Tops Collection

Your Credit Union was able to raise \$250 through our Horizons Helping Hands program for the Ronald McDonald House Charities of Mobile and drop off thousands of tab tops our members and staff collected throughout the year. These tabs will be weighed and recycled, and all proceeds from the tab tops will benefit Mobile's "House That Love Built," a home-away-from-home for families who have children being treated at local hospitals.

What a great way to help the environment and families at RMH of Mobile.
Thank you to everyone who brought in tab tops!



Murphy High School College & Career Fair

We had a great time at the Murphy High School College & Career Fair speaking to students about careers in the credit union industry and our annual College Scholarship Program through our New Wave Youth Savers Account.



Loan News

Shop & Travel Safe with an NHCU Visa® Credit Card

Using an NHCU Visa® Credit Card is safer than carrying cash and can be replaced if lost or stolen.

Plus, our Visa® Credit Card program is designed to help members save with a **fixed** interest rate, **no** balance transfer fees, **no** annual fees, and opportunities to earn **reward** points.



Credit Card
Details

RV Adventures are on Your *Horizon*

Start your road trip adventure with a new RV and an affordable RV Loan!

New and used RV Loan rates start as low as **4.75% APR*** for up to 180 months. PLUS, we offer the option of **no payment** for 90 days!



*Loan
Details

Important Notices & Reminders

Upcoming Holiday Closings

All branches will be closed **Monday, December 26th**, in observance of Christmas Day and **Monday, January 2nd**, in observance of New Year's Day. NHCU's 24/7 ATMs, Online Banking, and Mobile App will still be available for use.



For the full list of 2023 Holiday Closings, click [here](#).

Tax Filing & IRA Reminder

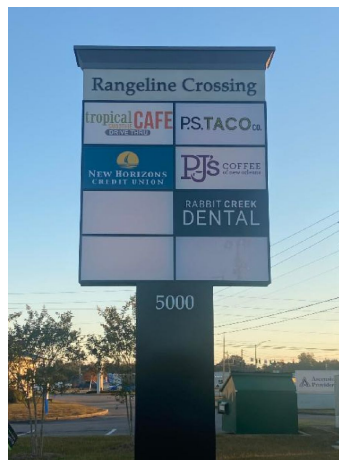
Remember, you can use your end-of-year account statement for tax

filing purposes. Members with IRAs, your IRA Balance as of 12/31/22 is its fair market value.



Rangeline Branch Progress Update

Our Rangeline Branch is coming along nicely! We truly appreciate your patience and cannot wait to open our doors.



December Fraud Awareness Tip

Stay safe this holiday season with these cyber safety tips! Keep your information secure, and don't click on suspicious links.

1. **Beware of Fake Delivery Notifications:** If you receive a notification for an unexpected delivery, don't click the link.
2. **Monitor Bank Account & Credit Card Activity:** Turn on alerts to notify you of activities such as large purchases or international transactions.
3. **Be Suspicious of Potential Disinformation:** Verify information is correct before you share anything on social media.
4. **Be Careful Downloading Apps:** Only download apps from your device's certified app store.
5. **Don't Click on Advertisements:** Only shop from trusted retailer websites. If it seems too good to be true, it probably is.



IS YOUR **STOLEN IDENTITY BALLIN' ON YOUR BUDGET?**

Get up to **35% OFF** identity theft protection services.

[LEARN MORE](#)



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.

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