



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

**DECEMBER 2019 E-NEWSLETTER**

## Holiday Season Solutions

Check out Personal Loans as low as 6.49% APR\* for up to 24 months to help you kick-start holiday plans and shopping!



[More Info](#)

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**Loan News**

Solutions for Holiday

## Road Trips!

Whether you are looking to purchase a new, used, or want to refinance^ a car, New Horizons Credit Union offers auto loan rates as low as 1.99% APR\* for up to 48 months and no payment for 90 days!

[Click Here For Details^](#)



## Shopping? Make Sure to Bring Your NHCU Visa® Credit Card!

New Horizons Credit Union offers a Visa® credit card program 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. Plus, when shopping, a credit card is safer than carrying cash and can be replaced if lost or stolen.

[Click Here For Details](#)



## Featured Promos & Services

Earn a \$50 Amazon Gift Card when you finance your next car with us and purchase from a participating dealer. Read below to learn how!

[Click Here For Details](#)

A promotional graphic for New Horizons Credit Union. It features the credit union's logo at the top center. Below the logo, the text reads "NEW HORIZONS CREDIT UNION" and "Shopping for your next car?". Underneath, it says "Purchase a vehicle from a participating AutoCash dealership and finance with New Horizons Credit Union to receive a \$50 Amazon® Gift Card!". At the bottom, there is a small text "Please see back for important information" and the website "www.newhcu.org". On the right side, there is a list of participating dealerships, including Chevrolet, Hyundai, Kia, and others. On the left side, there is a circular logo for "MEMBER REWARD CERTIFICATE AutoCash" and text that says "Visit us at www.newhcu.org to download your AutoCash Reward Certificate TODAY!".

Join Us In

Thru December 10th, your Credit Union will be collecting food for our area food bank. Stop by any of our branches to donate!

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## Community News

### NHCU is a Proud Sponsor of the MCPSS Hi-Q Program

Since 1986, New Horizons has been a proud sponsor of the Mobile County Public School System's Hi-Q Tournament, the oldest continuing academic competition in the U.S. Hi-Q will officially start in January. A practice match was held for students at the end of November to acclimate new participants on what is expected and NHCU was there!



### New Wave Youth Savers - Scholarship Applications & Report Card Prizes

Our 2020 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. Ask about our New Wave Youth Savings Account and enroll your child today - it's free and offers fun financial literacy resources for the whole family and teachers.

Don't forget, any New Wave Savers member who receives good grades in school may redeem their report card for a prize from the treasure chest!

[Click Here For Details](#)

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## Important Notices & Reminders

Christmas and New Years Holiday Closings

All branches will close at 1 p.m. on Tuesday, December 24th. Additionally, branches will be closed all-day Wednesday, December 25th, and Wednesday, January 1st.

All NHCU ATMs, Voice 24, and Online and Mobile Banking will still be available for use.

## ATM Safety Tips for the Holidays

Observe your surroundings before using an ATM. If the machine is obstructed from view or poorly lit, visit another ATM.

Shield the screen and keyboard so anyone waiting to use the ATM cannot see you enter your PIN or transaction amount.

Put your cash, card and receipt away immediately. Count your money later, and always keep your receipt.

If you see anyone or anything suspicious, cancel your transaction and leave immediately. If anyone follows you after making a transaction, go to a crowded, well-lit area and call the police.

When using an enclosed ATM that requires your card to open the door, avoid letting strangers follow you inside.

When using a drive-up ATM, make sure all passenger car doors are locked and windows are up.

Do not leave your car unlocked or engine running when you get out to use an ATM.

While many ATMs are available 24 hours a day, some may be open only during local business hours. To be on the safe side, plan your withdrawals ahead of time.

Check with your financial institution to determine what the daily withdrawal limit is for your account.

## Electronic Notices Coming Soon!

Members enrolled in free e-Statements will soon receive all NHCU notices electronically. This will ensure members receive notices such as Non-Sufficient Funds, Certificate Maturity, and other important notices quicker and safer. More information coming soon.

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## TruStage™ AD&D Insurance

*\$2,000 of TruStage® Accidental Death and Dismemberment Insurance  
Coverage Is Yours.*

One of the exclusive benefits of Credit Union membership is a no-cost TruStage Accidental Death and Dismemberment (AD&D) insurance policy from CMFG Life Insurance Company. AD&D coverage pays you or your loved ones a cash benefit after an accident results in a covered injury or loss of life. You can get \$2,000 of coverage, paid for by your Credit Union and provided by CMFG Life Insurance Company, and \$100,000 in additional AD&D coverage from CMFG Life Insurance Company which can cost about \$10\*\* a month. Acceptance is guaranteed, and there are no health questions, and no medical exam required.

[Click To Learn More](#)

TruStage® AD&D Insurance is offered by TruStage Insurance Agency, LLC and underwritten by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union. \*\*AD&D Insurance costs between \$10 & \$15 per month for \$100,000 of coverage. AD&D Base Policy Series E10-ADD-2012 and E10a-014-2012 ADD-1366257.1



## 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 financial cooperative, governed by a member-elected Board of Directors. We lend to our members with all lending decisions made locally; and offer world-wide service through our free electronic services. Your hard earned deposits are re-invested right here – on the Gulf Coast. Visit [NewHCU.org](http://NewHCU.org) for details on services, loans, and membership. We offer *Solutions for the Real World.*

[Learn More About NHCU](#)



\*New Horizons Credit Union is federally insured by the NCUA. All loans are subject to credit approval. Contact New Horizons Credit Union for details on all of our loans, products, and services. New Horizons is an Equal Housing Lender. APR= Annual Percentage Rate; APY = Annual Percentage Yield.