



NEW HORIZONS CREDIT UNION

Solutions for the Real World

AUGUST 2022 E-NEWSLETTER

Establish Credit & Earn Reward Points



Our affordable fixed-rate, no annual fee Visa® Credit Card comes with perks. Along with earning reward points through CU Rewards, you can easily manage your account through our Online Banking Credit Card portal and set up card alerts to monitor your card activity to prevent fraud. If you don't already have our card, [apply](#) today!

Plus, members who use our Visa® Credit Card at least four times in a week will be automatically entered into a drawing with the CU Rewards

Program. Through October 30th, 20 winners will be randomly drawn to win \$5,000 as part of the Credit Union



Give Back Sweepstakes!

Credit Card
Information

Loan News

EXTENDED: *Refi Your Ride... Whatever It May Be!*



Due to popular demand, our Refi Your Ride Promotion has been extended through **August 31, 2022**. Enjoy up to **2% APR*** refinance loan rate discount and lower your loan rate from another financial institution.** Refi Your Ride, whatever it may be: cars, trucks, watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers. Make an appointment at an NHCU branch or apply online today.

*Refi Your
Ride

Reel in a Great Rate & Boat in Style!

Take advantage of our affordable Boat Loan rates so you can enjoy summer fun! Rates start as low as **2.89% APR*** for up to 66 months with the option of *no payment for 90 days!***



**Boat Loans

Community News

#iLoveMyCreditUnion Day - July 29th

Thank you to everyone who came out to celebrate I Love My Credit Union Day at our branches on July 29th!

Through this campaign and our involvement, New Horizons Credit Union was one of ten credit unions to receive \$1,000 to be donated to a local charity. We are pleased to announce that we will be donating to the Penelope House in Mobile, AL whose mission is to offer safe haven and assistance to victims of domestic violence.



Ronald McDonald House Wish List Collection & Pop Top Drive

Over the past two months, our branches have collected wish list items for the Ronald McDonald House of Mobile, one of our Horizons Helping Hands charities. Thank you to everyone who contributed to this great cause!



Now through October, each NHCU branch is collecting pop tops to support The Ronald McDonald House fund raising efforts. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest NHCU branch before the end of October.

New Wave Savers Youth Account Good Grades Program

Congratulations to Kate F. for being the winner of the New Wave Saver's Good Grades Program July drawing!

We are so proud of all New Wave Savers who participated in this drawing. We

will be having more Good Grades drawings in the future for a chance to win \$50 and a New Horizons CU backpack! Our next drawing will be in January 2023 - so keep the report cards coming in! Click [here](#) to learn more about our New Wave Savers Youth Accounts and Good Grades program.

Important Notices & Reminders

Credit Card Cardholder Important Notice

Due to a scheduled update, members who may have saved our Credit Card Online Payment link as a favorite or bookmark on their devices may have difficulty accessing the credit card information in the upcoming month. If this is your case, it is because the former link has ended and a new link has started. To resolve any connectivity issue, simply delete the favorite or bookmark and go into our Online Banking Credit Card tab to resave the link as a new favorite or bookmark as soon as possible so your card information can be accessed without any delays.

Accounts & Services to Know About

Free Debit & Credit Card Alerts to Help Prevent Fraud



Take advantage of the tools that New Horizons Credit Union offers to help you avoid falling victim to fraud. By monitoring both your credit and debit card accounts through Online Banking and setting up card alerts, you can keep an eye out for suspicious activity. Plus, card alerts can help with other spending warnings.

If you have our **Debit Card**, click [here](#) to set up free Debit Card Alerts.
If you have our **Credit Card**, click [here](#) to set up free Credit Card Alerts.

To enroll in free Online Banking, click [here](#) for instructions.

Don't forget, New Horizons has a system that monitors members' accounts for possible fraud. You may be contacted if fraud is suspected, but NHCU will never ask for personal information such as online credentials, your entire card number, account number, or social security number via email, voice, or text messaging.

If you suspect any fraud, please notify our Member Services Center, or call the number located on the back of your debit or credit card immediately.

FREE GreenPath Financial Wellness Webinar

Join GreenPath for a free webinar, **"Retirement 101: Three Steps to Prepare for Retirement."** In this webinar, GreenPath experts will teach viewers what to expect and how to best prepare for retirement.



Register today and tune in Wednesday, August 10, at 12:00 pm.

Register
Here

Southern Capital Services



New Horizons Credit Union understands that we have members who want to earn a higher yield on their money and are willing to take on some risk. For these members, New Horizons CU has partnered with Southern Capital Services who brings both experience and integrity. Below are some helpful steps, provided by Southern Capital Services, you can take to alleviate that inflation pinch on your wallet.

1. **Create a budget & shop smart.** Cut back on non-essential expenses. This means cutting back on luxuries like large purchases or vacations. Before you buy new, check Facebook Marketplace and thrift stores to see if you can get it secondhand or gently used.
2. **Don't fall into a debt trap.** Prioritize paying off debt with the highest interest rate first. Try not to use your credit cards if you can.
3. **Reevaluate your streaming services.** Are you using your streaming services enough to justify paying for them? If you watch Netflix more than HBO, consider canceling HBO to save money for the time being.
4. **Save big at the Supermarket.** Plan meals around food you already have at home. Compare prices, buy store brand, use coupons, and take advantage of sales.
5. **Keep investing in your future.** Don't neglect your savings! Continue to save and invest your money. The economy will always have its ups and

downs, but the power of compounding can turn small amounts into large amounts over time.

To learn more about Southern Capital Services, click [here](#).

All information provided is for informational and educational purposes only and is not intended to provide investment, tax, accounting, or legal advice. As with all matter of an investment, tax, or legal nature, you should consult with a qualified tax or legal professional regarding your specific situation.



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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