



NEW HORIZONS CREDIT UNION

Solutions for the Real World

FEBRUARY 2026 E-NEWSLETTER

New Debit Card COMING SOON!



Our debit card holders will soon receive a **NEW Visa® Debit Card**. With the new card, you'll enjoy features like:

- Tap to pay functionality,
- 24/7 cardholder service, and
- Enhanced security features.

Look for your new card to arrive in **March 2026**.

Click below for important information on what cardholders will need to do once they receive their new card.

IMPORTANT NOTICE: Debit & Credit Card Conversion Happening March 23, 2026

All NHCU Debit and Credit Cards will be reissued in early March 2026 as part of a processing conversion that will take place March 23, 2026. This means if you have our NHCU Debit Card and/or our Credit Card, you will receive a new card. These new cards will come with new enhancements such as: Tap functionality, 24/7 Cardholder service, and more Security features. But as with all conversions, there are special instructions you need to be aware of depending on your card type. **The most important instruction will be to not activate your new card until after March 23, 2026.** Notices will be sent in your statements out over the next couple of months with special instructions on what you can do to prepare for the conversion. Please make sure to follow the instructions accordingly to avoid any inconvenience. We will also post these instructions and any updates on our website's [Debit Card page](#) and [Credit Card page](#) as the date approaches.

Note: Digital Wallet capabilities will be added a few weeks after conversion once the main phase is completed. So, lots of great things to look forward to with your new card!

Accounts & Services to Know About

Open a Vacation Account Today



It's never too early to begin saving for a dream vacation. With flexible deposit options, you can contribute as often as you like and watch your savings grow with dividends along the way. There is no deadline on this second savings account alternative - so you add to this account for as long as it takes to achieve your savings goal and keep it separate from your regular Savings Account. Open your Vacation Account now and make your special dream a reality! *

*Vacation Account Details

Free Webinar - Gaining Control of your Spending

Join GreenPath's Financial Wellness' webinar to learn how to take control of your financial future. They'll discuss the main influences on spending and how behavioral economics impacts the choices we make every day. You will gain practical insights into managing money and learn actionable tips to improve spending habits and achieve your goals.



Learn more by joining the webinar on **Wednesday, February 11 at 1:00 p.m.**
Register today through the button below.

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

[Register Today](#)

Individual Retirement Accounts May Help Defer Taxes

An Individual Retirement Account (IRA) offers members a higher yield option over our regular Savings Accounts with the goal of savings for your future retirement. IRAs may also offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings depending on your tax situation.* These are options to explore as tax season begins.

New Horizons Credit Union offers several IRA investment options to choose from and each is federally insured up to \$250,000 per member (separate from your other New Horizons Credit Union accounts) by the NCUA. This makes IRAs a safe investment alternative for your peace of mind. Make an [appointment](#) at any NHCU branch to inquire more or to open an IRA.

*Additional account details may apply. Allowed contributions, income limitations, distribution, and deadlines may vary. Always contact your tax adviser for information and to see if you qualify for any IRA tax savings.

Please view IRS Publication 590 for more information about income limitations at www.irs.gov (<http://www.irs.gov>) or see your tax adviser. For more information on our IRAs, visit one of our branches, speak to an NHCU Representative at (251) 316-3240, or click the button below for details.

[*IRA Details](#)

Loan News

Refi Your Ride... Whatever It May Be!



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.

Make an **appointment** at an NHCU branch or apply online today.

****Refi Your Ride Details**

Reset your debt & Renew your goals

Start the New Year off right! Consolidate debt with a **Personal Loan** with rates as low as **9.49% APR*** for up to **36 months**, or a **Home Equity Loan** as low as **6.96% APR*** for up to **60 months**.



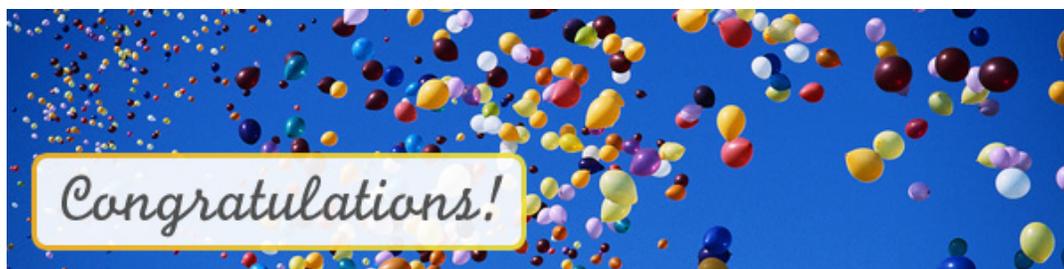
Personal Loan Details

Home Equity Loan Details

Community News

New Wave Savers Youth Account: Good Grades Winners!

Congratulations to our New Wave Savers Good Grades Drawing Winners
Savannah J. and **Lincoln H.**



Thank you to everyone who entered- we are proud of all the New Wave Savers, and their excellent grades! We will have another drawing in July for the new semester so keep the good grades coming! If your child doesn't have a [New Wave Savers Account](#), now is a great time to get him or her started on the path of saving by opening an account today. Click below to learn more about the New Wave Savers Good Grade program.

[Good Grades Details](#)

NHCU Helps MCPSS Kick-off the Hi-Q Tournament Season



January was the start of the 2026 Mobile County Public School System's Hi-Q Scholastic Tournament which will last through March. New Horizons Credit Union is proud to be the title sponsor of such a great competition and wish all the teams' good luck this season!

2026 NHCU Scholarship Application is Open

If your child has a New Wave Savers Youth Account and is graduating high school in May, he or she should apply for our scholarship program!

We award **five \$1,000** scholarships to deserving students who are members of our Credit Union and who go above and beyond in their school or community. The deadline is **April 1, 2026**. Learn more today about the [New Wave Savers Youth Account](#)



Community Blood Drive

New Horizons Credit Union is proud to sponsor the NBC-15 & Mobile Red Cross Blood Drive, which will be held at our West Mobile Branch located at **6320 Airport Blvd, Mobile, AL 36608** on **March 17**, from **11:00 a.m. to 5:00 p.m.** The community and members are encouraged to participate and support this important effort to help

meet local blood supply needs. Walk-ins are welcome. We appreciate your support and look forward to serving our community through this meaningful event.

NHCU Partners with United Way of Mobile & the Volunteer Income Tax Assistance Program

Each year, New Horizons Credit Union proudly partners with the United Way of Southwest Alabama's Volunteer Income Tax Assistance (VITA) program to offer valuable support to qualifying individuals in our community. Through this collaboration, VITA aims to provide free, reliable tax preparation services to those who need it most.

If you're interested in utilizing the VITA services, the first step is to reach out directly to the United Way of Mobile at 251-219-0606. They will confirm your eligibility for the program and help you schedule an appointment for assistance. Appointments are required. It's important to note that both members and non-members are welcome to participate as long as they meet the United Way qualifications.

We're thrilled to be part of this initiative, ensuring that more people have access to the tools and resources they need during tax season. Don't miss out, contact the United Way today to see if you qualify and take the next step toward receiving the assistance you deserve.

Love My Credit Union Member Discounts

New Horizons Credit Union also partners with the Love My Credit Union discount program which offers all members a discount for Intuit Turbo Tax or H&R Block. For more information about all the Love My Credit Union member discounts, [click here.](#)

Ronald McDonald House Tab Top Collection

As part of our [Horizons Helping Hands](#) community outreach program, each NHCU branch is collecting tab tops through October in support of one of 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 branch!



Important Notices & Reminders

Holiday Closing

We will be closed **Monday, February 16th** in observance of **President's Day** & **Tuesday, February 17th** in observance of **Mardi Gras**. Our ATMs, Online Banking, Voice-24, and Mobile App will still be available.

Annual Meeting of the Membership Notice

All members are invited to attend New Horizons Credit Union's annual membership meeting to learn more about your Credit Union, provide feedback, and elect the Board of Directors and Supervisory Committee members. The Annual Meeting is scheduled for **Wednesday, April 29, 2026**, at **6 p.m.** and will be held at the **Volunteers of America (VOA) Southeast office at 1204 Hillcrest Road, Mobile, AL 36695** in their special events building.

More information is available at the link below.

[Annual Meeting Details](#)

Tax Filing and IRA Reminder

If you earned over \$10 in dividends in 2025, a 1099 Tax Form will be mailed by 1/31/26. If you have elected to receive e-Statements, the tax documents will be available behind Online Banking. Also, you can use your end-of-year account statement for tax filing purposes. Members with Individual Retirement Accounts (IRAs), your IRA Balance as of 12/31/25 is its fair market value.

February Fraud Tips

Below are some tips to keep your money and identity safe.

- **Protect your tax information:** File your taxes early to reduce the risk of fraudulent filings in your name. Ignore unsolicited calls, emails, or texts claiming to be from the IRS, and only use trusted tax preparers or secure tax software.
- **Shop safely online:** Verify retailers before making purchases, especially for online gifts. Use credit cards instead of debit cards and avoid offers that seem too good to be true.
- **Use strong, unique passwords:** Ensure that your passwords are strong and unique for each account. Consider using a password manager to keep track of your passwords.
- **Check website addresses carefully:** Look closely for misspellings or unusual domain names before entering login or payment information. Secure websites should begin with "https," but scammers can still imitate legitimate sites.

- **Be cautious with QR codes:** Avoid scanning QR codes from unsolicited emails, flyers, or messages. Fake QR codes can direct you to fraudulent websites designed to steal login credentials or payment information.

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).



A promotional banner for 'Love My Credit Union rewards'. On the left is a red heart logo with 'LOVE MY CREDIT UNION' written inside. Next to it is the text 'Love My Credit Union* rewards'. In the center, it says 'MORE DEALS MORE REWARDS MORE TO Love' with a pink piggy bank icon. On the right is a red button that says 'Get Rewards'. The background is light blue with white hearts.



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](https://www.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](https://www.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.

New Horizons Credit Union | PO Box 2966 | Mobile, AL 36652 US

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