



NEW HORIZONS CREDIT UNION

Solutions for the Real World

OCTOBER 2026 E-NEWSLETTER

Member Appreciation & International Credit Union Day **We Celebrate Our Members!**



Visit any branch from October 1 - 15 to enter our
\$100 Visa Gift Card Drawing
in celebration of
Member Appreciation & International CU Day.*

On **Thursday, October 15**, visit any branch and receive a treat while supplies last!

***Gift Card Drawing Details**

Accounts & Services to Know About

FREE GreenPath Webinar: Holiday Shopping Trap to Avoid



Join GreenPath's Financial Wellness' **FREE** webinar to learn the behavioral economics tactics retailers use during the holiday shopping and how you can recognize these strategies, avoid impulse spending, and make more intentional financial decisions both online and in stores.

Learn more by joining the webinar on

Wednesday, October 14

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

EARN MORE with an Ultimate Checking Account

NHCU offers checking account solutions to fit your needs and lifestyle.

Enjoy Basic Free Checking **OR** choose from one of our **Ultimate Checking Accounts*** to earn cash back or a higher dividend rate by performing tasks that you may already do.



[*Ultimate Checking Account Details](#)

Boost Your Savings with a Certificate Account!

If you are looking for a higher return on your money and want a safe and insured investment option, then a Certificate Account may be the solution for you.

Now is the time to grab a great rate & save with a peace of mind with as little as \$500!



6-month Certificate : 4.00% APY*

12-month Certificate : 3.80% APY*

[*Certificate Account Details](#)

Loan News

Your Next Adventure Starts Here

Ready to ride? Hit the trails in style with an affordable Golf Cart & ATV Loan designed to help you save on your next adventure! New and used Golf Cart & ATV Loans start as low as **6.49% APR*** for up to **36 months**.



[*Golf Carts/ ATV Loan Details](#)

Make an [appointment](#) at an NHCU branch or apply [online](#) today.

Shop, Travel, & More with our Visa® Credit Cards



Whether you're getting a head start on holiday shopping or planning your next getaway, our **Visa® Credit Cards*** can help make it easier to get ready for the season. Click below to find the right card for you.

[*Visa® Credit Card Details](#)

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](#)

Community News

39th Annual Alabama Coastal Cleanup

As part of our Horizons Helping Hands community outreach program, members of our NHCU Team participated in the 39th Annual Alabama Coastal Cleanup.

They visited McNally Park to pick up trash and other debris from the grass, street, and waterways to help keep our community clean.

National Coastal Cleanup Day is an annual event and part of a global effort with the International Coastal Cleanup (ICC) which occurs every third Saturday in

September. Alabama's Coastal Cleanup is part of the effort to help remove marine debris from coastal waters and coastal parks around the world. Since 1987, more than 110,448 volunteers have participated in the Alabama Coastal Cleanup and removed 890 tons of marine debris from beaches, roadways, bayous, backwater and other coastal areas.

Our NHCU team members are doing their part to keep Alabama Beautiful!



New Horizons CU at the MCPSS College & Career Fair Apply for NHCU's 2027 College Scholarship



New Horizons Credit Union participated in the Mobile County Public School System's College & Career Fair to speak with hundreds of high school seniors about financial education, college budgeting, and our 2027 Scholarship Program.

The New Horizons Credit Union 2027 Scholarship Application for graduating high school senior members is now open! We offer five \$1,000 scholarships annually 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 1st.**



FREE Community Shred Day

*New Horizons CU Partners with our local BBB for a Secure Your ID -
FREE Shred Day on Friday, October 23rd!*



New Horizons Credit Union is partnering up with the Better Business Bureau of Mobile to offer a free shred day in Daphne, AL. Have your sensitive documents securely shredded from the convenience of your car.

When: Friday, October 23, 9:00 a.m. - 12:00 p.m. (or until the shred truck is full)

Where: Tractor Supply Company on Highway 98 (851 US-98, Daphne, AL 36526-4159)

What: Paper documents only. Two boxes/50-pound limit. No plastic bags, binder clips, CDs, businesses, or anything non paper.

Look for upcoming announcements for Shred Day in 2027 in Mobile, AL.

Last Call for Tab Top Donations!

This is the **LAST** month to collect tab tops! Each NHCU branch is collecting tab tops in support of the Ronald McDonald House which offers a free place for families to stay so they can remain close to their hospitalized children. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc., and drop them off at your nearest branch! This organization is just one of the many that NHCU's [Horizons Helping Hands](#) program supports.



Important Notices & Reminders

Holiday Closing

In observance of **Columbus Day**, all NHCU branches will be closed **Monday, October 12th**. Branch ATMs, Voice-24 Telephone Account Access service, and Online & Mobile Banking will remain available

during this time. If you don't have our debit card, inquire today so you may have access to over 55,000 surcharge free [Allpoint® ATMs](#) nationwide as you travel.

Call for Board & Supervisory Member Nominees

In accordance with NHCUC bylaws, members in good standing may run for a position on our Board of Directors or Supervisory Committee by obtaining a BoD/Supervisory Committee Application Packet from the NHCUC Corporate Office at 622 Azalea Rd., Mobile, AL 36609. Mail completed packet to **Nominating Committee Chair; NHCUC, P.O. Box 2966, Mobile, AL 36652**. Packets must be received by Monday, November 16, 2026.

October Fraud Prevention Tips

1. **Beware of Spooky Scams.** Don't let scary or urgent messages pressure you into sharing personal information or sending money. Take a moment to verify who is contacting you.
2. **Think Before You Click.** Holiday-themed emails, texts, and social media posts may contain phishing links. Avoid clicking suspicious links or downloading unexpected attachments.
3. **Shop Safely for the Holidays.** When buying costumes, decorations, or treats online, make sure you're shopping with a trusted retailer and using a secure payment method.
4. **Verify all financial communications.** Verify all financial communications. NHCUC will never text, email, or call asking for account or personal information. During business hours, call (251) 316-3240 to verify the communication.

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



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rewards

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MORE TO



Get Rewards



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 | PO Box 2966 | Mobile, AL 36652 US

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