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ALABAMA'S LEADING CREDIT UNIONS

Solutions for the Real World

New Horizons Credit Union unites its rich history with a bright future to continue serving members throughout southeast Alabama and beyond.



his year marks 75 years since New Horizons Credit Union started loyally serving members' financial needs, but the organization's impact is even greater than its years of service would suggest.

Chartered in 1950, New Horizons Credit Union was originally founded to serve the employees and families of a local paper mill company. As the years evolved, so did New Horizons Credit Union. Toward the new millennium, the organization began welcoming membership from all corners of the community.

Today, with \$260 million in assets, New Horizons Credit Union is the largest locally headquartered credit union in Mobile, Alabama. It proudly serves nearly 25,000 members who live, work, worship, or attend school throughout southeast Alabama and northwest Florida.

"We differentiate ourselves by living up to our foundational pillars of providing exceptional service, delivering trust and security, being solutions driven, striving for accuracy, and being committed to our team and our community," says Edith Franklin, president and CEO. "Each of these pillars is reinforced in our daily operations and validated in our earning of BauerFinancial's 5-Star Superior Rating."

Full Scope of Services

With seven locations and a new, state-of-theart location rolling out in 2025, New Horizons Credit Union offers a full menu of deposit and loan accounts, high-earning certificate accounts, and affordable consumer loans and refinance programs that are designed to save members money and build credit.

Its New Wave Savers Youth Accounts for children and free financial literary services contribute to the credit union's mission to help members and families establish long-term financial health.

Through its robust technological infrastructure, New Horizons Credit Union provides 24/7 electronic services such as mobile account access, bill pay service, and free access to more than 55,000 ATMs nationwide through the Allpoint ATM network. "This partnership has proven especially beneficial to an area prone to the threat of hurricanes," says Franklin. "We understand the importance of free electronic options for members who may need to evacuate."

Reaching Out

New Horizons Credit Union is a champion for education—including its title sponsor-

ship of the Mobile County Public Schools System's Hi-Q Scholastic Bowl tournament and its offering of free financial literary classroom presentations at all levels of education.

The Horizons Helping Hands Program and Employee Volunteer Program give staff members the ability to support and volunteer for local nonprofit organizations, including Ronald McDonald House Charities, Penelope House, Feeding the Gulf Coast, American Red Cross, animal shelters, and the USA Health Children's & Women's Hospital-Children's Miracle Network Hospitals.

These efforts have earned the credit union the League of Southeastern Credit Unions & Affiliates' Credit Union of the Year Award and the Dora Maxwell Award for exhibiting excellence in social responsibility. "We truly exemplify the credit union industry model of 'people helping people," says Franklin.

Going forward, New Horizons Credit Union will continue to build upon its legacy of impact. "We have had an incredible journey from 1950 to where we are now. I am very proud of what our team has accomplished," Franklin concludes. "We look forward to what the future holds and will meet all the challenges and opportunities with the same vigor and fortitude that has made New Horizons Credit Union into the successful financial institution it is today."



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