



NEW HORIZONS CREDIT UNION

Solutions for the Real World

NOVEMBER 2021 E-NEWSLETTER

Making an Appointment is Now Easier Than Ever



New Horizons is introducing an all new appointment scheduling service that allows you to make branch appointments from the convenience of your home or office so you can avoid possible walk-in wait time. Simply select a branch, the date & time preferred, and the type of service. Then, you're all set!

[Make an
Appointment](#)

[Loan News](#)

Limited-Time Holiday Loan Special



Just in time for Holiday shopping, vacations, and more, **Personal Loan** rates start as low as **3.49% APR*** for up to 24 months.

[*Loan Details](#)

Refer-A-Loan & You Both May Earn \$50!

Refer a family member or friend to New Horizons, and when they take out an **Auto Loan of \$17,000 or more**, or a **Home Equity Loan of \$15,000 or more**, you both may **EARN \$50!***

[*Refer-A-Loan Details](#)



Your RV Adventure is on the Horizon



New and used **RV Loans** start as low as **3.74% APR*** for up to **66 months**. **PLUS**, we offer the option for no payment for 90 days!

[*RV Loan Details](#)

Community News

International Credit Union Day and Member Appreciation Day was a Success!

New Horizons is grateful for the opportunity to serve our members and our community. Our Member Appreciation Day activities included branch drawings for \$100 Visa Gift Card. Congratulations to all our winners! Click below to view our Member Appreciation & International Credit Union Day video.



**Alvin R.
Daphne Branch**



**Freda M.
Semmes Branch**



**Tonya M.
Jackson Branch**



**Lakenia W.
West Mobile Branch**



**Clifordean B.
Saraland Branch**

**Member Appreciation
Video**

Making Strides Against Breast Cancer



Thank you to everyone who contributed to Making Strides Against Breast Cancer during October! Through our Horizons Helping Hands Program, member donations, and employee donations, we were able to raise more than \$1,500 so that Making Strides is able to bring awareness to breast cancer and continue research for a cure.

Better Business Bureau Serving Central & South Alabama - *Secure Your ID*

New Horizons CU was a proud sponsor and participant of the Better Business Bureau & Eastern Shore Chamber's *Secure Your ID* event. More than 350 cars dropped off important documents to be shredded. New Horizons was able to educate consumers on ways to avoid identity theft.

Keep an eye out for more Shred Day events in 2022!



American Red Cross Donation for Storm Victims



During September, New Horizons collected donations for storm victims. Thanks to our members' donations as well as funds collected through our employee, Horizons Helping Hands Charity Jeans Day, we were able to collect \$500 for the American Red Cross of Alabama South Alabama Chapter. Your donations will directly help those affected by natural disasters.

Proudly Supporting *Fox10's First & 10*

This Fall, New Horizons is proud to support local high school football! Every Friday night, tune-in to Fox10 at 10 p.m. to catch a recap of local high school football games. The season will continue through November 12th, so be sure to catch some highlights!



Accounts & Services to Know About

Take Advantage of our Electronic Services

New Horizons offers a variety of **no-cost** Online & Electronic Services, guaranteed to save you time!

- **Deposit Capable ATMs:** Deposit cash or checks conveniently at our West Mobile or Daphne branch.
- **Mobile App with Remote Deposit Capture:** Avoid standing in line or waiting in a drive-thru to deposit a check with this service.
- **Bill Pay Service:** iPay makes paying bills more convenient than ever, giving you more freedom to enjoy life!

- **Direct Deposit/Automatic Payments:** A fast and convenient way to manage your everyday financial transactions at no cost to you.

***Electronic Services**

Don't Forget About Your Christmas Club Account

If you have a Christmas Club Account, the first week in November, you will receive a deposit into your primary account for the balance held in your Christmas Club account so you can get your holiday shopping underway! Then, don't forget to start it up again after the holidays! To learn more about our Christmas Club Account, click [here](#).

November Fraud Tip

How can you shop and ship safely this Holiday season?

- Always ship to a secure location
- Only use official retailer apps to shop
- Don't save your credit card information on your accounts
- Don't buy from unfamiliar retailers without confirming if it's legit
- Never make purchases on public Wi-Fi
- Try shopping with the extra security of a VPN
- Use strong passwords and a password manager

Note: If you ever 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).

Important Notices & Reminders

Holiday Closing - November 11th, 25th & 26th

All branches will be closed November 11th in observance of Veterans Day and November 25th & 26th in observance of Thanksgiving. NHCU's 24/7 ATMs and Online & Mobile Banking will be available for use.

ATM Locations

Theodore Temporarily Closed

Due to limited staff caused by the pandemic, our Theodore Branch is

temporarily closed, but the branch ATM remains available. We will post updates on branch operations at NewHCU.org.

Remember, New Horizons offers appointments and free 24/7 electronic services such as Online & Mobile Banking. Enroll in our electronic services today at NewHCU.org or ask any NHCUC representative for information.

We apologize for any inconvenience this may cause.

Call for Board & Supervisory Member Nominees

In accordance with NHCUC bylaws, members in good standing may run for a position 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 15, 2021.

COVID Update: Safety Measures & Branch Updates

Most of our branches are open with full lobby and drive-thru service. However, periodically, we may modify some branch operation hours and services due to limited staff caused by the pandemic. Please visit NewHCU.org for current branch operations. Appointments and enrollment in our free [electronic services](#) are still encouraged to avoid wait times. Safety measures remain in place. Make an appointment with your desired branch by clicking the button below.

Branch and ATM Locations

[Appointments & How We're
Responding to COVID-19](#)



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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