



NOVEMBER 2020 E-NEWSLETTER

NEW Anytime Skip-A-Pay



Now you have a say when you want to skip-a-pay. Our Anytime Skip-a-Pay service allows you the flexibility to react to situations where you could use a bit more cash for emergencies, vacations, back-to-school costs, holiday shopping, or other times when you have higher-than-normal expenses.

[Skip-a-Pay Details](#)

Loan News

Adventure is on the Horizon in a New RV

New and Used Recreational Vehicle loans start as low as 3.74% APR* for up to 66 months. Get exploring today!



Loan Details

***EXTENDED* Online Loan Rate Discount Special**

When you apply for a loan online, you may qualify for a **.25% APR*** loan rate discount on selected consumer loans.* This is a limited time offer, so take advantage before it is too late! Apply online!



©NHCUC 2020. NMSL #410405. *APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer from September 1 – December 31, 2020 for members who apply for a consumer loan using NHCUC's online [Loan Application](#) at NewHCU.org. All loans are subject to credit approval. Rates are based on an evaluation of applicant's credit and may vary. Offer cannot go below NHCUC loan floor rate for any loan product or be applied to existing NHCUC loans. This offer may be extended, canceled or withdrawn at any time. Existing NHCUC loans do not qualify for refinancing. This offer does not apply to members enrolled in Horizons Heroes account program. This offer does not apply to Mortgages/HELOC products, Credit Cards, or Share/Certificate Secured Loans. Call 1-800-824-3610 or Visit NewHCU.org for details on loans and membership.

Loan Discount Details

Community News

Horizons Helping Hands Crafts Birdhouses in Support of Penelope House during Domestic Violence Awareness Month

New Horizons partnered with Penelope House during Domestic Violence Awareness Month to showcase the theme "Peace on Earth Begins at Home," through decorative birdhouses on display at all branches and on our Facebook page.



International Credit Union Day and our 70th Anniversary Member Appreciation Day Were a Success!

Thank you to everyone who came out to a branch and entered our \$100 Visa gift card giveaway. Despite this year's challenges, we are grateful for the opportunity to serve all our members.



Int'l CU Day & Member Appreciation Day Video

Accounts & Services to Know About



Establish Credit, Consolidate, or Shop with an NHCU Visa Credit Card!

This Visa® Credit Card program is designed to help our members save with an affordable interest rate, no balance transfer fees, no annual fees, and opportunities to earn reward points with qualifying purchases. Apply before the holidays!

Credit Cards

PLUS, New Horizons Credit Union members who use our Visa Credit Card are eligible for a CU Rewards Sweepstakes to win \$1,000 to offset their

monthly credit card purchases. All you have to do is use our NHCU Visa Credit Card a minimum of 4x per week thru Dec. 13 to be entered. Click below for full rules.



[CU Gives Back Sweepstakes Website](#)

Important Notices & Reminders:

Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position by obtaining a BoD/Supervisory Committee Application Packet from the Corporate Office at 622 Azalea Rd., Mobile, AL 36609. Mail completed Packet to: Nominating Committee Chair; NHCU, P.O. Box 2966, Mobile, AL 36652. Packets must be received by **Monday, November 16, 2020.**

Holiday Closing - November 11th, 26th & 27th

All branches will be closed Wednesday, November 11th in observance of Veterans' Day. Plus, all branches will be closed Thursday & Friday, November 26th & 27th, in observance of Thanksgiving. All NHCU ATMs and Mobile Banking will still be available for use.

Debit Card Daily Limit

Friendly reminder, all New Horizons Credit Union Debit Cards have a single payment and daily spending limit of \$2,500. As we approach the holiday season, please remember this limit. This limit is set for our members' protection against fraud. However, if you know in advance you will need to exceed that limit, please contact the Credit Union so that we may temporarily remove the limit until your transaction is performed.

Be Aware of Recent Merchant Data Breaches

In the news, there have been several reported data breaches. The recent data breaches involved: Robinhood, Dickey's Barbeque Pit Restaurants, and Barnes & Noble Bookstores & their 'Nook' Libraries. If you have done business with any of these entities, please check your account online, your e-Statement, or when you receive your paper statement for any issues.

It is important to take measures to protect yourself by not sharing passwords, always checking your account for unknown activity, and being aware of phishing attempts from unsolicited websites. Remember, New Horizons Credit Union has systems in place 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 ever feel you have been a victim of fraud, please contact us at (251) 316-3240 during normal business hours, or for after-hours, call (800) 449-7728. You may also contact the Federal Trade Commission to report fraud at [identitytheft.gov](https://www.ftc.gov).

Avoid COVID-Related Scams

While the world is focused on the coronavirus, criminals are taking advantage. Here are some of the top scams to look out for:

1. **Stimulus Scams:** Be alert of scammers asking for an upfront payment, bank account or social security information in order to receive your stimulus check. The government will never request this information for stimulus checks in a phone call or email.
 2. **CDC & WHO Scams:** Watch out for phishing emails from scammer posing as national and global health authorities, including the World Health Organization (WHO) and the Centers for Disease Control and Prevention (CDC). They hope to trick you into downloading malware or providing personal information.
 3. **Charity Scams:** Stay alert of scammers contacting you to donate fake charities. Research the organization you desire to sponsor to ensure your information is protected.
 4. **Product or Services Scams:** Items like hand Sanitizers, disinfectants and household cleaning supplies are often offered by scammers who will keep your money. Scammers also offer cures, coronavirus test kits and vaccines that do not exist. Services can range from house cleaning to doctor visits.
 5. **Employment Scams:** Scammers create jobs ads to lure unemployed consumers to fake jobs. The scammers will wire money or send fake check to you, asking to send a portion back or use the funds to purchase goods, which are directed back to the scammer.
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2021 Scholarship Applications are Now OPEN!

Our 2021 Scholarship Applications for graduating high school seniors who are members of the Credit Union are now available. New Horizons Credit Union awards 5, \$1,000 scholarships annually.

[Visit our website](#)

Limited NHCU Branch Operations & Masks Required Due to Coronavirus Restrictions

For everyone's health and safety during this pandemic, all New Horizons Credit Union branches will continue to offer lobby service by appointment only and will continue with full drive-thru service until further notice. Friday drive-thru hours are extended to 6 p.m. CT.

Please remember to wear a mask for lobby service. You may be asked to take a temperature check and answer brief health questions before entering our branches, and our restrooms will not be available.

We have limited staff caused by daycare closings, so you may experience longer than normal wait times in drive-thru lines and longer hold times if calling. Appointments can be made by calling 1-800-824-3610 or by clicking [here](#). Your patience is greatly appreciated.

Please look for updates on our website at NewHCU.org or follow us on Facebook.



About #NewHCU

New Horizons, formerly known as Scott Southern Division Employees Credit Union and later Scott Credit Union, was established in 1950. We are a member-owned, not-for-profit organization, governed by a member-elected Board of Directors. We lend to our neighbors with all lending decisions made locally. Your hard earned deposits are re-invested right here – on the Gulf Coast.

[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, products, and services by calling 1-800-824-3610 or visiting NewHCU.org. APR= Annual Percentage Rate.

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