



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JANUARY 2019 E-NEWSLETTER

Consolidate and Celebrate!



Consolidate and celebrate with Personal Loan rates as low as 4.99% APR for up to 24 months. But hurry! Special ends February 28th, 2019!

[Apply Now!](#)

Loan News

**Auto Loans with NO
PAYMENT FOR 90 DAYS!**



Auto rates so low, you'll want to zoom in to New Horizons! We want you to love your car and the payment.

We are running an auto loan special with rates as low as 1.99% APR* for up to 48 months with no payment for 90 days. Please visit an [AutoCash Dealer](#) for an extra incentive for financing with NHCU!

[Check it out!](#)

Take Advantage of this awesome new rate for Home Equity Line of Credit Loans!

Need a line of credit for those home improvements or to have funds available for "just in case?" For rates at 2.99% APR* for 90 days, plus no application fee and most closing costs paid by Credit Union, apply for your Home Equity Line of Credit today!

[Click here to apply today!](#)



Need *REAL* Help Establishing Credit?

Establish credit and consolidate debt with a New Horizons Visa Credit Card! Our cards offer affordable, fixed rates, no annual fee, and reward points to help you along the way.

[Visit our website](#)



Community News

Horizons Helping Hands



New Horizons Credit Union believes in giving back to the community and embracing the credit union industry philosophy of "People Helping People." For this reason, we have named our community efforts - Horizons Helping Hands. New Horizons continues to assist with sponsorships and donations; and we also realize the importance of putting some skin in the game through volunteerism!

In 2019, Horizons Helping Hands is committed to helping USA Children's & Women's Hospital, Penelope House, Feeding the Gulf Coast, and our local county animal shelters. These Corporate Charities were voted on by our employees. Fundraising through the Horizons Helping Hands for our Corporate Charities is primarily via designated Jeans Days and member participation.

To request support for your organization, just fill out our sponsor and donation request form below!

[Request Form](#)

2019 Mobile Chocolate Festival

In honor of one of our 2019 charities, Penelope House, New Horizons Credit Union will be a sponsor at the 11th Annual Mobile Chocolate Festival.

Saturday, March 30, 2019
10:00am to 4:00pm
The Grounds
1035 Cody Road North, Mobile, AL 36608

NHCU Is a Proud Sponsor of The MCPSS Hi-Q Program



Hi-Q is an academic competition for Mobile County Public School System students. Each year, students across the county compete in this academic competition to win money for

there school. Hi-Q officially starts this month!

Jensen's Heart of Gold



New Horizons Credit Union presented a check for \$1000.00 to Jensen's Heart of Gold Foundation, which raises awareness and support for families with children suffering from cancer, from employee fund raising efforts held during 2018. This check accounts for a total of \$3,000 contributed to Jensen's Heart of Gold Foundation during the year as part of the Horizons Helping Hands endeavors.

Important Notices & Reminders:

Martin Luther King Jr. Day Closing

We will be closed Monday, January 21st in observance of Martin Luther King Jr. Day. ATMs and Online Banking will remain available during this time.

Be sure to [sign up for remote deposit capture](#) which offers the convenience of depositing checks from wherever you are.

New Wave Youth Savers It's Report Card Time!



The end of the year also brings us to a close of another semester of school for our New Wave Savers. Please don't forget to submit your child's report card to the nearest branch or online. This will enter the New Wave Saver into a drawing for a NHCU goody bag and gift card!

[Learn More](#)

Our 2019 Scholarship Application is now open!

Our 2019 Scholarship Application for graduating seniors is now open! We offer five \$1,000 scholarships to deserving students that are members of our Credit Union, as well as go above and beyond in their school or community. For more information on our Scholarship program or to apply, please click the link below!

[Learn More](#)

Check out these 10 best tax-planning tips to prep now – and save later.

1. Consider “bunching” deductions
2. Max out your retirement plan contributions
3. Take your Required Minimum Distributions (RMDs)
4. Engage in tax-loss harvesting
5. Take advantage of annual exclusion gifts
6. Do some charitable giving
7. Get your health care coverage in order
8. Defer your income
9. Update your beneficiary designations
10. Protect yourself from fraud

[Read the Article Here](#)

Individual Retirement Accounts (IRAs) May Help Defer Some Taxes

At different stages in your life, you face different financial needs. Whether you want to start saving for your future, avoid taxes on a pension plan payout or other income, or protect a lifetime of savings, a New Horizons Credit Union IRA may be the right solution. Besides flexibility, IRAs may offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings. 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 National Credit Union Administration.

Additional account details may apply. Allowed contributions, income limitations, distribution, and deadlines may vary. Always contact your tax advisor 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 advisor.

For more information on our IRAs, visit one of our branches, call a Personal Financial Representative at (251) 316-3240, or [Click here to learn more.](#)

Get Special Savings on TurboTax and Cash Rewards from Sprint!



Try TurboTax for FREE and provide a valid email address to be automatically entered for a chance to win \$25,000.¹ And New Horizons Credit Union members can save up to \$15 on TurboTax federal products.

One \$25,000 Grand Prize, Twelve \$1,000 First Prizes. No purchase necessary. Promotion ends February 14, 2019. See official rules.

TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Get a head start. Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.

Real CPAs review your return. With TurboTax Live, you can even talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

More Savings from Love My Credit Union Rewards

DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The BENEFITS of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards** for each new line you activate with Sprint ®! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.

¹ TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129. *Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. [Add your credit union Opt-OUT TEXT here to comply with CAN-SPAM laws. In addition to OPT-OUT TEXT, we recommend that you provide a link to your privacy policy. Please consult your company PRIVACY POLICY for guidance.] Limited time offer for TurboTax 2018. Savings are on TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. ** Some restrictions apply. See LoveMyCreditUnion.org/Sprint.



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. All loans are subject to credit approval. Contact New Horizons Credit Union for details on all of our loans, products, and services. New Horizons is an Equal Housing Lender. APR= Annual

