



JULY 2020 E-NEWSLETTER

Free Bill Pay For Your Convenience



Enjoy our no-cost Bill Pay services from the comfort of your home! Within online banking, experience numerous features such as a variety of electronic payees, person-to-person electronic payments, and the ability to pay bills from your mobile app. Our Bill Pay service can help you save on stamp and envelope costs, and assure you that your important recurring bills are paid on time.

To sign up for Bill Pay, simply login to your online account and click the Bill Pay tab. You will then be walked through the steps to begin using iPay!

[More About Bill Pay](#)

Accounts & Services to Know About

Christmas Club Account - Start Now

Make saving for Christmas easier with our Christmas Club account — you can never start saving too early! Open a Christmas Club account with any amount and make deposits as often as you wish. Then, watch your deposits grow on this dividend-bearing 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. Visit our website for full details.



[Saving/Club
Accounts](#)

Anchors Aweigh Good Grade Rewards Program



New Horizons Credit Union offers young members, between the ages of birth-19 a youth account called New Wave Savers. This youth account offers a first step towards teaching financial responsibility and independence!

As a part of the New Wave Savers Account, New Horizons offers the Anchors Aweigh program to reward students for their good grades and hard work. In the program, we will draw one lucky student's name to win a New Horizons Back Pack and \$50. **Bring us a copy of your Report Card by July 15, 2020.** For full details and how to enter, click the link below.

[Good Grade Program Details](#)

Community News

2020 Designation of Savings Excellence



We are excited to announce that New Horizons was awarded the America Saves Designation of Savings Excellence for the third year in a row!

This award is earned by financial institutions that go above and beyond to actively encourage members to save, increase savings, save automatically, and build wealth during National America Saves Week each February.

New Date Set for the Penelope House's Chocolate Festival

New Horizons Credit Union is a proud sponsor of the Mobile Chocolate Festival through our [Horizons Helping Hands program](#). After being postponed, due to COVID-19, Penelope House has announced the new date for the Mobile Chocolate Festival -- **August 15, 2020.**



Loan News

Auto Loans & Refinancing

Find *REAL* driving *SOLUTIONS* with NHCU auto loans and refinancing at rates as low as 1.99% APR* for up to 48 months* and a no payment for 90 days option.*

Visit an [AutoCash](#) Dealer for an extra incentive for financing with NHCU. Existing NHCU loans do not qualify for refinancing.



[*Auto Loan Details](#)



Personal Loans for All Your Back-To-School Needs

With a no payment for 90 days option, a personal loan can be used for a variety of purposes and other affordable rates starting as low as 6.49% APR* for up to 24 months.

[Loan Details](#)

Make Some Home Upgrades with a Fixed Rate Home Equity Loan!

Home Equity Loans are used for versatile purposes, may be tax-deferred*, and may even help pay off debt. Enjoy rates as low as 4.00% APR* for up to 60 months!

[Home Equity Details](#)





Road Trip Planned? Apply for One of Our Visa® Credit Cards!

Our Visa® Gold is at a low 8.90% APR* and our Visa® Classic is at a low 10.50% APR*.

Our Visa® Classic and Gold cards offer a fixed rate, no annual fee, no balance transfer fees & cardholders can earn Reward Points to be redeemed for merchandise and travel. Visa® Gold cardholders receive even more perks, such as Extra Warranty Coverage, minimum credit line of \$5,000 and Auto Rental Insurance, to name a few.

[Learn About Our Credit Cards](#)

Important Notices & Reminders:

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.

Please remember to wear a mask for lobby service. You may be asked to take a temperature and answer brief health questions before entering our branches, and our restrooms will not be available. Please be patient when waiting for service. We have limited staff caused by school closings and 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](#).

During these busy, crisis times, our branch ATMs may run low on cash or run into technical issues. For this reason, remember we partner with [Allpoint ATM Network](#) to bring our members using our Visa® Debit Card **Surcharge-free** ATM access when they need it most.

[Find an ATM](#)

Important Change in Terms Notice

Regulation CC & the Expedited Funds Availability Act Schedule Changes

Change in Terms: Effective July 1, 2020, our Funds Availability Schedule will change as follows:

- If we place a hold on your deposit, the first **\$225.00** of your deposit will be available on the first business day after the date of your deposit;
- Longer delays may apply if you deposit checks totaling **\$5,525.00** on any one (1) day; and
- For New Accounts, the first **\$5,525.00** of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. The excess over **\$5,525.00** will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first **\$5,525.00** will not be available until the second business day after the day of your deposit.

If you have any questions, please contact our Member Services Center at 1-800-824-3610 or ask any NHCU representative at any branch.

Always Be Aware of Potential Scams

Always remember, your Credit Union has safeguards in place to protect your personal information. However, there are things you can do to protect yourself.

Do not give out personal account information via email, text, or phone without first confirming the requestor's identity. Please know that we may contact you if fraud is suspected, but NHCU will never ask for your personal information such as online credentials, your card number, account number, or social security number via email, voice mail, or text messaging.

It's a good idea to sign up for our Free Online & Mobile Banking service so you can check your accounts frequently for any suspicious activity. If you suspect any fraud, please notify our Member Services Center immediately, or call the number located on the back of your card.

Independence Day Closing

We will be closed Saturday, July 4th in observance of Independence 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.



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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