NEW HORIZONS
CREDIT UNION

Solutions for the Real World

NOVEMBER 2026 E-NEWSLETTER

Certificate Account Rates To Get Excited About!



Earn more with our Certificate Accounts!

Save for college, vacation, holidays, retirement, and more safely with a fully insured **6-Month Certificate** at **4.00% APY*** or **12- Month Certificate** at **3.80% APY*** with as little as $500. Click below for details.

*Certificate Account Details

Earn 3.25% APY* with *Ultimate* Dividend Checking

NHCU offers checking solutions to fit your needs and lifestyle. Choose Basic Checking or our Ultimate Dividend Checking Account and earn up to **3.25% APY*** on balances up to $10,000 by completing everyday activities you may already do!



*Ultimate Checking Details

Accounts & Services to Know About

Christmas Club Accounts to Pay Out in November



If you have our Christmas Club Account, you will receive a deposit into your primary account during the first week of November 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! A deposit of any amount will reactivate your Christmas Club Account.

Christmas Club Account Details

The Month of November honors Military Families.

At New Horizons Credit Union, we honor our Military and all first responders every day of the year by offering our Horizons Heroes program with perks such as: **Discounts on Consumer Loans, Increase on Certificate Rates, Free**

24/7 Online & Mobile Banking, Free access to over 55,000 ATMs through AllPoint ATM Network, Free Notary Services, & More.* Active first responders such as physicians, nurses, educators, and military personnel may qualify for this program.

Click HERE to learn more about our Horizons Heroes program.*

National Veterans Saves Week November 16-19th



New Horizons Credit Union participates in the annual National Veterans Saves Week's "Make the Pledge to Save" program. Anyone can make the pledge to save and learn more about the program at any time. Visit veteransaves.org for more information.

***Veterans Saves & Horizons Heroes Details**

Anytime ***Skip-A-Pay*** to Help with Holiday Expenses

Need a little extra cash this holiday season?



Our Anytime Skip-A-Pay service gives members the flexibility to manage unexpected or seasonal expenses such as vacations, holiday spending, or emergencies.

You can use Skip-A-Pay twice per year, and up to five times over the life of your loan.* It's just one more way we help you stay in control of your finances, no matter what life throws your way.

***Anytime Skip-A-Pay Details**

Community News

International Credit Union & Member Appreciation Day

During our recent International Credit Union & Member Appreciation Day this past October, we celebrated our members by offering a $100 VISA® gift card drawing, snacks, and giveaways! This event highlighted our appreciation for our members' continued loyalty.

















Free Community Shred Day

This past month, NHCU Marketing Team partnered with our local Better Business Bureau (BBB) for a Free Community Shred Day Event in Daphne, AL, helping to reinforce our commitment to protecting our members and our community from identity theft and ensuring the security of personal information. Look for announcements on our website at NewHCU.org for future shred day events at other locations in 2027.







Feeding the Gulf Coast Food Drive

NHCU members and staff showed their team spirit during this year's "Tackle Hunger Food Drive" by donating non-perishable food items. Various catagory food donations were votes for a favorite football team which added to the fun. This food drive came at the right time after the recent Hurricane and also as food banks prepare for the holiday season needs. The University of Alabama came out on top with the most items donated towards the team, giving the supports of that team bragging rights.







Thanks to everyone's generosity, we collected 271 items totaling 346 pounds of food, providing nearly 1,540 meals to neighbors in need through Feeding the Gulf Coast. Feeding the Gulf Coast is one of the charities supported by NHCU's **Horizons Helping Hands** community outreach program. Thank you to everyone who helped make this year's drive a success!



Davidson High School Parenting Day

NHCU attended the Davidson High School Parenting Day Fair and was able to pass along financial education tips, scholarship information, and promote our New Wave Savers Youth Accounts.

Loan News

Personal Loans for Holiday Spending

For holiday shopping, travel, and more, enjoy Holiday Personal Loan rate starting as low as **9.49% APR*** for up to **36 months.**
Plus, enjoy applying online or visit any branch by walking in or making an appointment.



***Personal Loan Details**

Brighten the Holidays with Visa® Credit Cards!



Get ready for the holidays with a **Visa® Credit Card** from NHCU! Whether you're looking to earn rewards on holiday purchases, build credit with a secured card, enjoy a lower interest rate, or take advantage of premium Signature* benefits, we have a card to fit your needs this holiday season.

***Credit Card Details**

Venture to *New Horizons* this Fall for your RV



Venture to *New Horizons* with an affordable RV Loan!
New and used **RV Loans** start as low as **5.75% APR*** for up to **66 months**.

***RV Loan Details**

Important Notices & Reminders

Holiday Closing

All branches will be closed in observance of **Veterans Day on Wednesday, November 11th & Thursday, November 26th, and Friday, November 27th in observance of Thanksgiving.** NHCU ATMs, Online Banking, and Mobile App will still be available.

Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position on our Board of Directors or Supervisory Committee by obtaining a BoD/Supervisory Committee Application Packet from the NHCU 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, 2026.**

November Fraud Tips

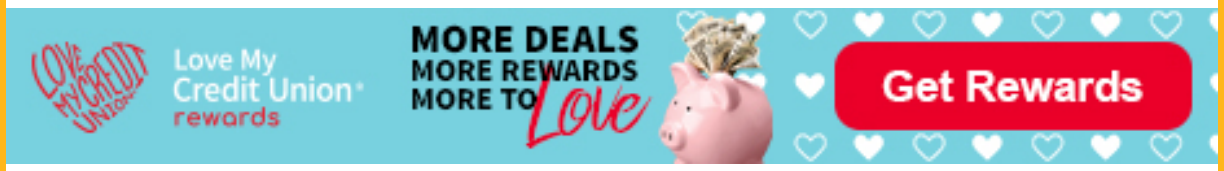
Here are some things you can do today to increase your security and help protect yourself against fraud and identity theft.

1. **Create Stronger Passwords.** Use strong and unique passwords or passphrases that are least 12 characters long and combine uppercase and lowercase letters, numbers, and symbols.
2. **Use Multi-Factor Authentication.** In addition to strong passwords, adding a second layer of defense to your accounts makes it harder

for criminals to gain access. Multi-factor authentication (MFA) requires biometrics (such as facial recognition) or one-time code (sent by text, email, or phone message).

3. **Enable Automatic Updates on Devices.** Any device that stores information or connects to the internet can be a target for cybercriminals seeking to steal your personal information. Regularly update your operating system and antivirus software, especially when new versions are released. Always change default password and use different passwords for every application.
4. **Shred Sensitive Information.** Be sure to shred any papers that contain private information before putting them in the trash to avoid identity theft.

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or identitytheft.gov. Source:AARP



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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Please do not reply to this email, it is not monitored. If you require assistance, please contact the Credit Union directly at 251-316-3240 or visit the nearest NHCU branch during normal business hours.

New Horizons Credit Union | PO Box 2966 | Mobile, AL 36652 US

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