



NEW HORIZONS CREDIT UNION

Solutions for the Real World

NOVEMBER 2019 E-NEWSLETTER

Ready for *Real* Adventure?
Check out RV Loans as low as 3.24% APR*
for up to 66 months!



[More Info](#)

Loan News

**Need a Helping Hand for
Holiday Season Expenses?**

New Horizons offers members Personal Loans that can be used for a variety of purposes. As the holiday season approaches, check out our personal loans as low as 6.49% APR* for up to 24 months to help you kick-start holiday plans and shopping!

[Visit our website](#)



Traveling? Make Sure to Bring Your NHCU Visa® Credit Card!

New Horizons Credit Union offers a Visa® credit card program 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. Plus, when traveling, a credit card is safer than carrying cash and can be replaced if lost or stolen.

[Visit our website](#)



Solutions for Real Driving!

Whether you are looking to purchase a new, used, or refinanced car, New Horizons Credit Union offers auto loan rates as low as 1.99% APR* for up to 48 months, and no payment for 90 days!

[Check it out!](#)



Featured Promos & Services

Earn a \$50 Amazon Gift Card when you finance your next car with us and purchase from a participating dealer. Read below to learn how!



Visit us at
www.newhcu.org
 to download your
 AutoCash Reward
 Certificate
TODAY!



NEW HORIZONS CREDIT UNION

Shopping for your next car?

Purchase a vehicle from a participating
 AutoCash dealership and finance with
 New Horizons Credit Union
 to receive a **\$50 Amazon® Gift Card!**

Please see back for important information.

www.newhcu.org



November is Military Family Appreciation Month

This month, your Credit Union would like to recognize and thank all of the military families. We appreciate all of your sacrifices.

Also, a reminder of our Horizons Heroes account that offers benefits to active military personnel and first responders. Visit NewHCU.org to learn more about Horizons Heroes.

HORIZONS HEROES

Active first responders*/military personnel may qualify for a "Horizons Heroes" club account. To receive the following perks, member must have the following with New Horizons:

- Savings account
- Checking account &
- Direct deposit, automatic payment or e-statements

★ **.25% discount on Consumer & Personal Loans****
Designed to help you save more on your loan.

★ **.25% increase on our Certificate Account rates*****
Designed to help you earn more for your future.

★ **Free 24/7 Online & Mobile Banking, Free Access to over 55,000 ATMs through Allpoint ATM Network, Free 24/7 Voice 24 Telephone Account Access & Free Notary Services**

*First responder is considered a person who arrives first at the scene of an accident or other emergency situation. Ex: Active Firefighter, Police Officer, Paramedics, EMTs, Active Military Personnel, and current Educators such as school teachers & professors qualify. **Subject to credit approval. Rates and terms are based on an evaluation of applicant's credit and may vary. Offer cannot go below NHCU floor rate or be applied to existing New Horizons loan. Does not apply to Mortgage/HELOC Products or Credit Cards. ***Normal certificate requirements apply. Does not apply to existing certificates. Contact NHCU for details on the Horizons Heroes accounts. Proof of current employment is required. Must be able to verify that Direct Deposit with NHCU is active. Horizons Heroes perks are effective beginning April 1, 2017 for new loans and new certificate accounts.

NewHCU.org | 800.824.3610
 Ask about membership today!



**NEW HORIZONS
 CREDIT UNION**
 Solutions for the Real World

[Learn More](#)

Join Us In
Feeding the Gulf Coast®

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!

Community News

Horizons Helping Hands in the Community

New Horizons CU recently supported the Corpus Christi Catholic School Red Ribbon Week fun run! Red Ribbon Week is an educational campaign for elementary and middle school students that educates students on the dangers of drugs.

Thank you, Corpus Christi, for allowing New Horizons to be a water stop for the students during the Red Ribbon event!



New Wave Youth Savers - Scholarship Applications are Available!

Our 2020 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. Ask about our New Wave Youth Savings Account and enroll your child today - it's free and offers fun financial literacy resources for the whole family and teachers.

[Apply Now!](#)

Important Notices & Reminders

Holiday Closing November 11 & 28-29, 2019

All branches will be closed on Monday, November 11, 2019 in observance of Veteran's Day, and Thursday and Friday, November 28-29, 2019 in observance of Thanksgiving. All NHCU ATMs, Voice 24, and Online and Mobile Banking will still be available for use.

Consumer Awareness Anti-Fraud Tips:

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

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 18, 2019.**

Electronic Notices Coming Soon!

Members enrolled in free e-Statements will soon receive all NHCU notices electronically. This will ensure members receive notices such as Non-Sufficient Funds, Certificate Maturity, and other important notices quicker and safer. More information coming soon.

GET YOUR MAXIMUM REFUND GUARANTEED

MEMBERS SAVE UP TO \$15

Visit Your Credit Union's Website to Save Today!

intuit **turbotax**

Love My Credit Union®
rewards



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 financial cooperative, governed by a member-elected Board of Directors. We lend to our members with all lending decisions made locally; and offer world-wide service through our free electronic services. Your hard earned deposits are re-invested right here – on the Gulf Coast.

Visit NewHCU.org for details on services, loans, and membership.

We offer *Solutions for the Real World.*

[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 Percentage Rate; APY = Annual Percentage Yield.

@2019 New Horizons Credit Union

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