



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JUNE 2023 E-NEWSLETTER

Mortgage Solutions to Fit Your Needs



Looking for a new home? New Horizons Credit Union makes financing your dream home easy with our Mortgage and Home Equity Products.*

- Conventional 30 Year Mortgage
- VA (Must be VA Eligible)
- FHA
- USDA
- Home Ready by Fannie Mae
- Fixed Rate Loan (15, 20, 30 yr)
- Variable Rate Loan (30 yr)
- 97% Fannie Mae (First Time Home Buyer)
- Undeveloped Property Loan
- Home Equity Loan Products*

Enjoy competitive rates, low closing costs, a free Mortgage Calculator, and an easy online application!

*Mortgage & Home Equity Details

Loan News

Refi Your Ride... Whatever It May Be!

Enjoy up to 2% APR* OFF your current loan rate from another financial institution.**

This special includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers.



Make an appointment at an NHCU branch or apply online today

****Refi Your Ride
Details**

Have *REAL* Water Fun This Summer!

Start enjoying the water by taking advantage of our affordable Boat Loan rates that start as low as 4.75% APR* for up to 66 months.

Plus, enjoy the option of *no payment for 90 days!***



****Boat Loan Details**

Accounts & Services to Know About

Earn More with a Certificate Account



If you are in the market for an insured account that offers a higher yield than a regular Savings Account, and you are willing to lock in funds for a set term, then a Certificate Account may be what you are looking for. Now is a great time to grab a great rate and save with peace of mind.

6 -Month Regular Certificate at 3.81% APY*
12-Month Regular & Jumbo Certificate at 3.86% APY*

Certificate Accounts Details

Good Grades Reward Program



New Horizons Credit Union offers young members, between the ages of birth-18, a youth account called New Wave Savers Youth Account. This account offers a first step towards teaching financial responsibility and offers other opportunities.

New Wave Savers Youth Account holders can participate in the Good Grades program which rewards students for their hard work and good grades (A/B). Through the program, we draw a lucky student's name to **win a New Horizons back pack and \$50 to be deposited into their New Wave Savings Account**. Our next drawing is **July 15th**, so turn in those progress reports and report cards at any NHCU branch!

*New Horizons Credit Union adheres to the Children's Online Privacy Protection Rule or "COPPA" that prohibits collecting any personal information online from a child under age 13. For members 12 years old and younger, please have a parent or guardian complete and submit your report card to marketing@newhcu.org OR stop by any NHCU branch drive-thru to drop off your report card in person. Visit the link below for details.

How To Turn In Your Grades

GreenPath's Best Kept Secret - Free Webinar June 7th



The past few years have been impacted by uncertainty, especially around finances. In the face of unexpected changes and inflation, many households have turned to credit cards to manage daily expenses and emergencies.

Join our partners at GreenPath Financial Wellness for a **FREE** webinar to learn about GreenPath's Debt Management Plan (DMP).

Register below and tune in on **Wednesday, June 7th, 2 p.m.**

If you miss the webinar or can't make the scheduled time, GreenPath will record this webinar and send a link of the recording to all registrants after. Other resources are available for free at [GreenPath Financial Wellness](#).

Register
Now

Community News

2023 America Saves Designation of Savings Excellence



We are excited to announce New Horizons was awarded the Designation of Savings Excellence Award for our efforts to encourage members to save! We are proud to serve our members and are proud to have received this honor for the sixth year in a row.

Have Some Tab Tops You Want to Donate?



Each NHCU branch is collecting tab tops in support of one of our [Horizons Helping Hands](#) charities, The Ronald McDonald House – which offers a free place to stay for families with hospitalized children. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc., and drop them off at your nearest branch!

Important Notices & Reminders

Holiday Closing

In observance of Juneteenth, all NHCU branches will be closed Monday, June 19th. ATMs and Online Banking will remain available during this time.

U.S. Postal Service Rate Increase

Effective July 9, 2023, due to the U.S. Postal Service rate increases, Bulk and First-Class check order shipping will have a \$1.25 price increase to their respective existing shipping cost – check order prices will remain the same.

Get Prepared for Hurricane Season – Starting June 1st

Hurricane season is upon us. Your Credit Union will monitor conditions and post branch operation updates on our website and social media should severe weather be expected in our area. We also offer an online Emergency Preparedness Guide with resources you can use to prepare in advance.



[Emergency Preparedness Guide](#)

Text Message Notifications

We can now text members important Credit Union updates.

Sign up to receive text alerts about sudden branch closures/disruptions, weather updates, Online & Mobile Banking updates, and more! To opt in, text "NEWHCU" to 1-866-259-7811 or scan the code to make it even easier.*



*Message and data rates may apply; please contact your wireless provider if you have questions about your text plan or data plan.

[*Texting Terms of Service](#)

Cottage Hill Branch Construction Progress

Construction has begun for our Cottage Hill Branch – near the intersection of McFarland and Cottage Hill! Progress pictures will be shared on our social media, website, and in our monthly e-newsletters.

Stay tuned!



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Credit Union®
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

Love



[Get Rewards](#)

June Fraud Tip

If you are planning a trip, keep an eye out for hotel booking scams. According to the Better Business Bureau, there have been multiple reports of travelers falling victim to lookalike websites. Below are some tips to help you avoid hotel booking scams:

- **Only book hotels through official websites.** Scammers are pros at building fake lookalike websites to fool you into giving up your information. Look closely at the URL to ensure you are on the hotel's official website or a booking agency you know and trust.
- **Only make reservations through secure websites.** You'll also want to ensure websites and their payment pages are secure, meaning they start with <https://> and display a padlock symbol.
- **Watch out for misleading ads.** Look at search results carefully. Just because a website is the first result on the page doesn't mean it's legitimate.
- **Research businesses you aren't familiar with.** If you find a booking site that looks professional but you haven't heard of it before, proceed with caution. Search for reviews on third-party websites and keep a close eye out for reports of scams.

The above article was provided by the Better Business Bureau, [click here](#) to learn more. Note: If you ever feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).



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](https://www.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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