



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JULY 2026 E-NEWSLETTER

Personal Loans for Vacation, Back-To-School, & More!



Whether you're stocking up for school, planning a last-minute getaway, or handling life's surprises, our **Personal Loan** gives you the flexibility to do it all with rates as low as **9.49% APR*** for up to **36 months**.

Accounts & Services to Know About

Start Your Christmas Savings Early



There are only **six months** until Christmas! Get ready for holiday shopping or travel by preparing early. Open a Christmas Club account today and start saving with automatic deposits.

Enjoy your savings the first week of November when the balance in your Christmas Club account is automatically transferred to your savings account so you can get your holiday shopping or travel plans underway. Stop by a branch or visit our website to open a Christmas Club Account today.

*Christmas Club Details

USA's 250th Birthday & Horizons Heroes Program



In celebration of America's 250th birthday, NHCU proudly recognizes the individuals who strengthen our communities through service, leadership, and dedication. Through the **Horizons Heroes Program**, eligible members can access exclusive benefits, valuable financial resources, and opportunities that support their personal and financial success.

*Horizons Heroes Details

Set Alerts & More with our

New Card Services Mobile App!



New Horizons Credit Union is excited to introduce our new Card Services mobile app, **New Horizons Credit Union Card Services.**

With this app, members can easily manage card alerts, place temporary holds on cards, and access helpful card management tools anytime, anywhere. The app is now available on the Google Play Store and Apple App Store. Click below to download the Card Services App today!

NOTE: This Card Services App is a separate app from our NHCU Account Mobile App.



Apple Store



Google Store

FREE GreenPath Webinar: Smart Planning fo K-12 School Costs

Join GreenPath's Financial Wellness' **FREE** webinar to learn practical tips to help you manage back-to-school costs, prepare for the year ahead, and handle unexpected education expenses with more confidence.

Learn more by joining the webinar on **Wednesday, July 8 at 1:00 p.m.** Register today through the button below.



If you miss the webinar or can't make the scheduled time, there are more debt management and financial resources available at our [GreenPath Financial Wellness](#) link.

Register Today

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 reward students for their hard work and good grades (A/B). Through the program, we draw a lucky student's name to win a **NHCU backpack and \$50** to be deposited into their New Wave Savers Youth Account. Our next drawing is **July 15th**, so get those good grades turned in!

How to turn in your grades

*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.

Loan News

Refi Your Ride... Whatever It May Be!



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

Reel in a Great Boat Loan Rate!

Start enjoying the water by taking advantage of our affordable Boat Loan rates that start as low as **5.49% APR*** for up to **66 months**. [Apply online today](#) or [click below for more information](#).



[*Boat Loan Details](#)

New Visa Credit Cards Now Available!



Secured Visa Credit Card



Rewards Visa Credit Card



**Classic-Lower Interest Rate
Visa Credit Card**



Signature Credit Card

NHCU is introducing a new lineup of credit cards designed to fit your lifestyle and financial goals! Whether you're looking to build credit with a secured card, earn rewards, enjoy a lower interest rate, or take advantage of premium Signature benefits, we have an option for you.

Visit our [website](#) for more information.

Reclaimed Vehicle for Sale



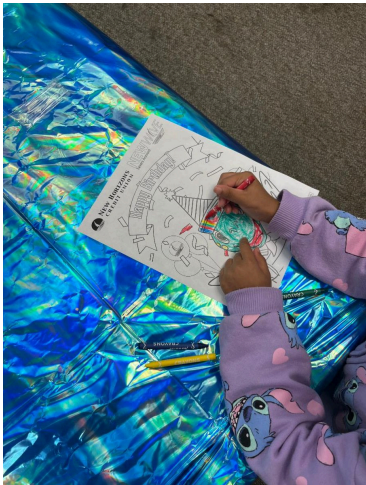
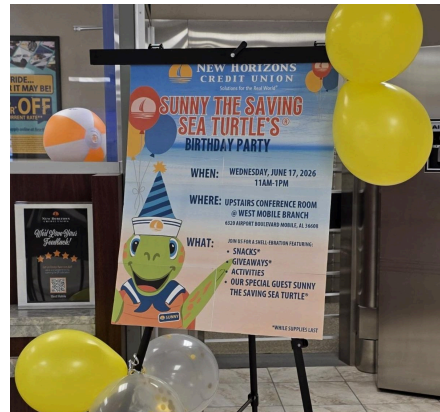
Take a look at our Reclaimed Property available for purchase. Detailed information is available by clicking the button below.

[*Reclaimed Property Details](#)

Community News

Sunny the Saving Sea Turtle® Birthday Party

Thank you to all of our youth account members and families who joined us for Sunny's Birthday Party! We had an amazing time celebrating with coloring activities, music, fun giveaways, and plenty of photo opportunities with Sunny himself. Missed this event? Don't worry—this won't be your last chance to meet Sunny! Stay tuned for more exciting youth events, special appearances, and family-friendly fun throughout the year.



If you have a child who isn't already a youth account member, now is the perfect time to open him/her with their own Savings Account. Remember, our Membership opening balance requirement is only \$5 - so get your child started today. Our [New Wave Saver Youth Accounts](#) are designed to help kids learn the value of saving while enjoying exclusive events and member perks along the way.

Pet Adoption Day at NHCU's Cottage Hill Branch

New Horizons Credit Union partners with the City of Mobile Animal Shelter for a special **Pet Adoption Day** at our **Cottage Hill Branch**, sponsored through NBC 15 Mobile. Join us on **Friday, July 24, 2026**, at **9154 Cottage Hill Road, Mobile, AL**



36695, to meet lovable adoptable pets searching for their forever homes. We invite you to stop by, learn more about local pet adoption opportunities, and help make a difference in the lives of animals in need.

University of South Alabama Meet Mobile



New Horizons Credit Union partners with the University of South Alabama to welcome and connect incoming students to learn about what Mobile, AL has to offer and also receive free financial wellness resources, financial educational opportunities, and financial guidance that help them build healthy money habits and achieve their goals throughout their college experience and beyond.

#ILoveMyCreditUnionDay- July 31st



I Love My Credit Union Day is **Friday, July 31st**, and we want to share the credit union love with our members! Stop by your nearest New Horizons branch on **Friday, July 31st**, and enjoy some goodies while supplies last. Visit us on social media to learn more about "I Love My Credit Union Day."

Have Some Tab Tops You Want to Donate?

Each NHCU branch is collecting tab tops in support of 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!

Bauer Financial Award



New Horizons Credit Union is honored to have once again received Bauer Financial Inc.'s 5-Star Credit Union rating. Bauer Financial is an independent auditing and research firm which has been rating banks and credit unions across the United States since 1983. New Horizons CU is proud to share this news and thanks our team and members for their continued loyalty.

Important Notices & Reminders

Preparing for Hurricane Season



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. Make sure you are enrolled in our free 24/7 [Online & Mobile Banking service](#) and other free electronic services.

[Emergency Preparedness Guide](#)

July Fraud Tip

Remember, New Horizons Credit Union will never ask for personal information such as online credentials, card or account numbers, or social security numbers via email, voice, or text messaging. If you are in doubt regarding any communication that appears to be from NHCU, do not respond and immediately contact us directly

at 251-316-3240.

If you 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).



Love My
Credit Union®
rewards

MORE DEALS
MORE REWARDS
MORE TO *Love*



Get Rewards



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](https://www.NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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NMLS#410405

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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