



NEW HORIZONS CREDIT UNION

Solutions for the Real World

APRIL 2025 E-NEWSLETTER

April is National Credit Union Youth Month



Celebrate National Credit Union Youth Month with a carnival of fun and financial learning!

This special month gives our New Wave Saver Youth Account holders an opportunity to practice and learn about making deposits, introduces them to the Credit Union, and helps reinforce the importance of saving.

During the month of April, when you open your child a New Wave Savers Youth Account or **deposit \$5 or more** into their existing New Wave Savers Youth Account, your child will be entered into a **\$100 VISA® Gift Card drawing!** *

For added fun during National Credit Union Youth Month, stop by your nearest NHCU branch so your child can receive a Youth Month giveaway

that focuses on this year's theme while supplies last.

*Youth Month
Details

Accounts & Services to Know About

America Saves Week: April 7-11, 2025

Each year, New Horizons Credit Union participates in America Saves Week to encourage members to save money, build wealth, reduce debt, and take the saving pledge. This year's America Saves Week theme is about "Saving for your Past, Present, and Future."



Take the Pledge

Take advantage of some competitive Certificate Rates designed to help you save.

We also offer free resources through our GreenPath Financial Wellness partnership for debt management, credit building, and financial education. Make a pledge to yourself and create a simple savings plan that works.

Individual Retirement Accounts (IRAs) May Help Defer Taxes* Come April 15th (Tax Day)

An Individual Retirement Account (IRA) offers members a higher yield option over our regular Savings Accounts with the goal of savings for your future retirement. IRAs may also offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings depending on your tax situation.*

New Horizons Credit Union offers several IRA options to choose from. With the tax filing deadline, April 15th, quickly approaching, there is still time to look into our IRAs to possibly defer taxes depending on your tax situation.*

Make an appointment at any NHCU branch to inquire more or to open an IRA.

*Additional account details may apply. Allowed contributions, income limitations, distribution, and deadlines may vary. Always contact your tax adviser for information and to see if you qualify for any IRA tax savings. Please view IRS Publication 590 for more information about income limitations at www.irs.gov (<http://www.irs.gov/>) or see your tax adviser. For more information on our IRAs, visit one of our branches, speak to an NHCU Representative at (251) 316-3240, or click the button below for details.

*IRA
Details



GreenPath Webinar: Build Your Monthly Spending Plan

Are you one of many people who have created a spending plan in the past and had trouble sticking to it? If so, you are not alone! In this webinar, GreenPath will guide you through the process to create a plan for where you want and need your dollars to go each month. You'll leave knowing what your monthly spending plan is, and with tips to stick to it. New Horizons CU partners with [GreenPath Financial Wellness](#) to offer this special webinar to help you build your monthly spending plan. Learn more by joining the free webinar on

Wednesday, April 30th from 1:00 pm-2:00pm CST.

Register
Now

Loan News

Have *Real* Water Fun This Summer!



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

*Boat Loan
Details

Home Equity Solutions for your *Real* Dreams



Unlock the potential of your home's equity to fund repairs, upgrades, your dream vacation, weddings and more!* Tap into your home's value with a lump-sum, fixed-rate Home Equity Loan for the flexibility you need.

[*Home Equity Loan Details](#)

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.

[**Refi Your Ride Details](#)

Make an appointment at an NHCU branch or apply online today.

Community News

2025 HiQ Season Wrap Up

Since 1986, NHCU has been the title sponsor of the Mobile County Public School System's HiQ scholastic quiz-bowl because we believe in furthering education and financial literacy. We attend each match to inform students and teachers about our financial education resources, annual scholarship program, and the free financial education classroom presentations available.



Congratulations to McGill-Toolen Catholic High School for being this year's HiQ Champions and receiving \$2,000 for use in scholastic programs! We also want to congratulate Davidson High School and Murphy High School for making it to the final championship tournament and to all the teams for their hard work and participation in this very challenging program.

2025 NHCU Scholarship Application is Closed



If your child has a New Wave Savers Youth Account and is graduating high school this May, we hope they were able to apply for our scholarship program! The application period is now *closed*. We want to thank all of the students who took the time to apply. The winners will be announced soon!

At NHCU, we're proud to offer this scholarship every year as a way to support our young members and recognize their hard work in school and their communities. Be on the lookout for the 2026 scholarship application this fall.

New Wave Savers Youth Account.

FREE Community Shred Day



New Horizons Credit Union is partnering up with the Better Business Bureau of Mobile to offer a free shred day in Mobile, AL. on *Friday, April 4, 2025*. Have your sensitive documents securely shredded from the convenience of your car.

When: Friday, April 4, 9:00 a.m. - 12:00 p.m.
(or until the shred truck is full)

Where: Shoppes at Bel Air (behind the former JCPenney)

3299 Joe Treadwell Dr, Mobile, AL 36606

What: Paper documents only. Two boxes or bags, 50 lb. limit. No businesses. No binder clips, CDs, or anything non-paper, please!

City of Satsuma Health & Wellness Fair



Thank you to the City of Satsuma for having New Horizons Credit Union at their Employee Health and Wellness Benefits Fair; and thank you to everyone who stopped by our booth to get information on financial wellness and the America Saves Program.

Mobile Chocolate Festival

New Horizons Credit Union is a proud sponsor of the Mobile Chocolate Festival benefiting the Penelope House which offers free resources and safe haven to victims of domestic violence. Come out to enjoy some chocolate and stop by our booth to speak to our team members!



What: Vendors with samples, food trucks, and more!

When: Saturday, April 12, 10 a.m. - 3 p.m.

Where: The Grounds - 1035 Cody Rd. Mobile, AL. 36608

Click [here](#) to find out more about the Chocolate Festival.

Ronald McDonald House Tab Top Collection

Each NHCU branch is collecting tab tops through October in support of one of our [Horizons Helping Hands](#) charities, The Ronald McDonald House. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest NHCU branch!





Mobile Boat Show

A huge "thank you" to our team who assisted with this year's Mobile Boat Show and to all our members who attended. The Boat Show is a great opportunity for us to share information about our competitive [boat loans rates](#) and the variety of products/services that we offer.

Important Notices & Reminders

Annual Meeting Notice

All members are invited to attend New Horizons Credit Union's Annual Membership Meeting to learn more about your Credit Union, provide feedback, and elect the Board of Directors and Supervisory Committee members. The Annual Meeting is scheduled for **Thursday, April 24, 2025, at 6 p.m.** at the **Mobile VOA Office in Mobile, AL.** Please save the date to **attend.** Visit [here](#) for details.

April Fraud Prevention Tips

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

1. **Be cautious with QR codes.** Scammers can create fake QR codes that lead to malicious websites or phishing pages. Only scan codes from trusted sources.
2. **Check your credit report regularly.** Monitor your credit history for any unauthorized accounts or activity that could indicate identity theft.
3. **Verify all financial communications.** NHCU will never text, email, or call asking for account or personal information. During business hours, call (251) 316-3240 to verify the communication.
4. **Guard Your Social Security Number.** Be mindful of who you share your Social Security number with, especially when dealing with online services or unfamiliar entities.
5. **Don't overshare on social media.** Scammers often gather personal information from social media profiles to launch targeted attacks. Be

mindful of what you share publicly.

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).



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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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