



NEW HORIZONS CREDIT UNION

Solutions for the Real World

NOVEMBER 2022 E-NEWSLETTER

Holiday Personal Loans *Put a Little Jingle Back in Your Pocket*



For holiday shopping, travel, and more,
enjoy Personal Loan rates starting as low as
8.49% APR* for up to 36 months.

*Plus, the option of **NO PAYMENT** for 90 Days!*

[*Learn More](#)

Accounts & Services to Know About

Free Electronic Services to Make Account Access Easy

To save time during the busy holiday season, take advantage of New Horizons Credit Union's FREE electronic services:

- **E-Statements:** Receive your account information quicker and safer.
- **Mobile App with Remote Deposit Capture:** Avoid standing in line or waiting in a drive-thru to deposit a check with this service.
- **Bill Pay Service:** iPay makes paying bills more convenient than ever, giving you more freedom to enjoy life!
- **Direct Deposit/Automatic Payments:** A fast and convenient way to manage your everyday financial transactions at no cost to you.

Click the button below to learn more about these FREE electronic services and how to get started.

Electronic
Services

November is Military Family Appreciation Month & Your Credit Union offers Horizons Heroes Accounts

New Horizons Credit Union wants to remind our members about our Horizons Heroes Account. This account offers a variety of perks to active military, first responders, and current educators*.

Horizons Heroes account holders receive .25% APR* discount on Consumer & Personal Loans**, .25% APY* increase on our Certificate Account Rates**, Free Notary Services, and access to our 24/7 Electronic Services.

**Account
Details

Christmas Club Accounts to Pay Out in November

If you have a Christmas Club Account, during 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! Then, don't forget to start it up again after the holidays! A deposit of any amount will reactivate your Christmas Club Account.

To learn more about our Christmas Club Account, click [here](#).



Community News

International Credit Union Day and Member Appreciation Day was a Success!

New Horizons Credit Union is grateful for the opportunity to serve our members and our community. Our Member Appreciation Day activities included branch drawings for a \$100 Visa® Gift Card. Congratulations to all our winners!



Semmes: Ashley W.



Daphne: Grace A.



Jackson: Marlissa W.



West Mobile: Vicki G.



Saraland: Willis B.

Secure Your ID Shred Day

New Horizons Credit Union was a proud sponsor and participant of the Better Business Bureau & Eastern Shore Chamber's *Secure Your ID* event. Over 400 cars stopped by to shred their important documents to keep their information safe. Keep an eye out for more Shred Day events in 2023!



Domestic Violence Awareness Month



In support of the Penelope House during Domestic Violence Awareness Month, our staff decorated stop lights to share their thoughts on domestic violence, warning signs, and healthy relationships.



Ronald McDonald House Pop Tabs Collection

A huge shout out to everyone who brought in pop tabs to be donated to the Ronald McDonald House of Mobile, one of our [Horizons Helping Hands](#) charities! These pop tabs provide extra revenue to help cover the cost of families staying at the local Ronald McDonald House.



Loan News

Need an ATV for Exploring or Utility?

Cooler weather means more outdoor time. We offer new and used All Terrain Vehicle (ATV) and Golf Cart loans – rates start as low as 5.90% APR* for up to 60 months.



[*Loan Details](#)

RV Adventures are on Your *Horizon*

Start your road trip adventure with a new RV and an affordable RV Loan! New and used RV Loans start as low as 4.75% APR* for up to 180



months. PLUS, we offer the option of no payment for 90 days!

[*Loan
Details](#)

Important Notices & Reminders

Holiday Closings

All branches will be closed **November 11th** in observance of Veterans Day and **November 24th & 25th** in observance of Thanksgiving. NHCU's 24/7 ATMs and Online & Mobile Banking will be available for use.

ATM Deposit Limit Notice

Beginning November 1st, the daily ATM deposit limit will be **\$2,500.00**. This deposit limit only affects our three branch deposit capable ATMs at Saraland, West Mobile, and Daphne.



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 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 15, 2022.

Rangeline Branch Progress Update

Be on the look out for our opening date announcement later this Fall!



November Fraud Awareness Tip

Product shortages and increased online shopping are likely to result in even more online purchase scams during the 2022 Holiday Season. The Better Business Bureau recommends the following tips to "Shop Safe, Shop Smart" this holiday season:

- Research before you buy.
- If the deal looks too good to be true, it probably is.
- Beware of fake websites: Check the URL, watch for bad grammar, research the age of the domain, and search for contact information.
- Professional photos do not mean it's a real offer.
- Make sure the website is secure. Look for the "HTTPS" in the URL (the s is for "secure") and a small lock icon on the address bar.
- Be careful purchasing sought-after products, especially during the holiday season.
- Beware of making quick purchases while scrolling through social media.
- Look for the BBB seal.
- Use secure and traceable transactions and payment methods. According to BBB's research, those who paid with a credit card were less likely to lose money.
- Shipment tracking information can be faked.
- Count on BBB to help you "Shop Safe, Shop Smart." More tips are available at [BBB.org/holiday-tips](https://www.bbb.org/holiday-tips).

These tips were provided by the Better Business Bureau. If you've spotted a scam, report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). *If you feel you have been a victim of fraud or identity theft, please contact NHCUC at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).*



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Love My Credit Union®
rewards

[Learn More](#)

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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