



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## SEPTEMBER 2019 E-NEWSLETTER

### Solutions for *REAL* Driving Fun!



Auto rates are as low as 1.99% APR\* for up to 48 months with the option for no payment for 90 days!

[More Info](#)

## Loan News

### Ready to Ride the Roads?

New Horizons currently has Motorcycle loans with rates as low as 3.38% APR\* for up to 48 months with up to 100% financing with

approved credit and up to 100% of Purchase Price for New and up to 100% of NADA Retail on Used. Other rates and terms are available on motorcycles and ATVs.

[Visit our website](#)



## A Credit Card to Meet Your Needs

New Horizons Credit Union offers a 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.

[Visit our website](#)

## Back To School with NHCU!

We offer a great rate on personal loans! With rates as low as 6.49% APR\* for up to 36 months, this type of loan is perfect for back to school needs such as tuition, books, computers and more!

[Check it out!](#)



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## Featured Promos & Services

### You May Win a Free Shopping Spree for Using NHCU's Visa Credit Card!

Credit union members earn the opportunity to experience the most thrilling 60-second slice of life they have ever imagined – a shopping cart “dash” through the aisles of a merchandise-packed, CUREwards® warehouse to collect as much cool stuff as they can in one frenetic and memorable Magic Minute!

Sweepstakes began June 24, 2019 and ends September 29, 2019. Enter the sweepstakes at [CUREwards.com](http://CUREwards.com) AND use your credit union credit card at least three times per week, OR on the “Alternate Eligibility” section, under the “Rules & Eligibility” tab. Visit [www.cumagicminute.com](http://www.cumagicminute.com) for all the details and official rules to enter.

To learn more about New Horizons Credit Union's Visa Credit Card - [click here](#)

# TruStage™ Life Insurance Offers Peace of Mind

Your Credit Union partners with TruStage Life Insurance to help Credit Union members like you protect the people who matter most in your life. Underwritten by CMFG Life Insurance Company, these plans are designed to fit your budget, because any amount of coverage can make a difference.

[Learn about this important coverage](#) or call 1-855-612-7909 for more information.

TruStage® Life Insurance is offered by TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.  
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[Sign Up Now](#)

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## Community News

### Out and About in the Community

New Horizons Credit Union was recently present at the Mobile Chamber of Commerce Business Expo and Spring Hill College for their annual Badger Day Expo.



### Scholarship Applications are OPEN!

Our 2020 Scholarship Applications for graduating high school seniors who are members of the Credit Union are now open. New Horizons Credit Union awards 5, \$1,000 scholarships annually.

[Apply Now!](#)

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# Important Notices & Reminders

## Holiday Closing Monday, September 2nd

On Monday, September 2nd all branches will be closed in observance of Labor Day. All NHCU ATMs, Voice 24, and Online and Mobile Banking will still be available for use.

## Consumer Awareness Anti-Fraud Tips & Alerts:

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 requestors 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.

Also, recently - our Credit Card vendor PSCU sent out a warning for card users that may subscribe to MoviePass or may have purchased items at a Hy-Vee Supermarket store (mostly located in the Midwestern United States) due to card fraud issues. Again, it is always a good idea to monitor your account routinely to verify the charges you make are your own.

If you suspect any fraud, please notify our Member Services Center immediately, or call the number located on the back of your card.

## 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.

## Reminder - Hurricane Season

Please check our helpful guide [here](#) and be prepared before you have to. As a reminder, NHCU Branches will collect donations for the American Red Cross when a natural disaster hits close to home. We also offer a link to the National Credit Union Foundation's CUAid website which accepts online contributions to assist Credit Union members impacted by disasters.

[Learn More](#)

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# Sprint Works<sup>SM</sup> for Credit Union Members with Cash Rewards.

Our Credit Union Cash Rewards program is now even better.

Get

**\$100**  
Cash Reward

for **every** new line you switch to Sprint – **up to \$1,500!**

Via deposit. Max 15 lines. Req. registration within 30 days of activation.

Plus

**\$100**  
Cash Reward

**each year** in loyalty rewards.

Via deposit per account.

Business accts. are not eligible.

Register at  
**[lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards)**

**SPRINT**works<sup>SM</sup>

Be sure to mention this Corporate ID code.  
Individual Members: NCBEN\_ZMB\_ZZZ

Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 15 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgra., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker". **Other Terms:** Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. **Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. NT85A56

## 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. Your hard earned deposits are re-invested right here – on the Gulf Coast.

**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

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