

ABOUT CREDIT UNIONS:

Credit Unions are member owned, not-for-profit, financial cooperatives that provide many no-cost services, whereas banks operate on a for-profit basis. Credit Unions provide their members with affordable, low-interest loans and competitive dividend rates on deposit accounts.

NEW WAVE SAVERS ACCOUNTS:

New Horizons Credit Union offers youth accounts designed to help teach our young members the importance of saving and understanding financial responsibility. Any parent or guardian can open a youth account for their child. If the child is at least 16 years of age, the child may open a youth checking account as long as the parent or guardian is joint on the account. Our New Wave Savers Youth Account members receive:

- » Welcome gift
- » Quarterly New Wave Savers Newsletters
- » Yearly birthday postcard to redeem for a prize
- » Branch visit - treasure chest prizes with deposits
- » No cost debit card with no cost checking account (if 16 years old with parent's authorization)
- » Access to financial literacy information at NewHCU.org
- » Invitations to participate in periodic contests
- » **And we're thinking of more every day!**

BECOME A MEMBER:

If you live, work, worship, or attend school in Mobile, Baldwin, Washington, Clarke, Monroe, or Escambia County in Alabama or Escambia, Santa Rosa, or Okaloosa counties in Florida, you are eligible for membership at New Horizons Credit Union. You can also join New Horizons Credit Union if you are related to a current member or if you work for a member company. If you have any questions about your eligibility, please contact us at (251) 316-3240. Membership information is available on our website at NewHCU.org, or you can stop by any of our branches and speak with a New Horizons Credit Union representative. Minors must be accompanied by a parent or guardian. New Horizons Credit Union is federally insured by the NCUA.



**NEW HORIZONS
CREDIT UNION**

Solutions for the Real World®

251.316.3240 | www.NewHCU.org
P.O. Box 2966 Mobile, AL 36652

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**NEW HORIZONS
CREDIT UNION**

Solutions for the Real World®



2026 New Horizons Credit Union Scholarship Application

New Horizons Credit Union offers financial Solutions for the Real World through this annual scholarship opportunity for graduating high school New Horizons members. This program has been going strong for 23 years with over \$90,000 in scholarships awarded. Since we are a not-for-profit financial cooperative, committed to the credit union industry philosophy of "People Helping People," scholarships will be awarded based on the student's academic performance, as well as, community involvement.

Eligibility requirements:

- Applicant **must have a New Wave Savers Youth Account** and be the primary owner in good standing.
- Applicant **must be a graduating high school senior** planning to attend an accredited college, university, community college, or technical school and be a full-time student.
- Applicant **must request a sealed official high school transcript** to accompany this application and other documents required.
- Completed application with supporting sealed official transcript and any other documentation must be received by April 1, 2026 to qualify. **Incomplete application is subject to disqualification.**
- Applicant and parent/guardian understands that if selected as a winner, the Credit Union may publish the winner's name and likeness in any media, including social media, for commercial and promotional purposes, and without compensation.

Please attach a resumé to this application **detailing in a couple sentences** the following:

- Extracurricular School Activities
- Community & Civic Involvement
- Honors & Awards
- Interests, Hobbies, & Part-time Jobs

On a separate piece of paper, in essay form, doubled spaced, and 500 words MINIMUM, please write the reason for your choice in degree or career. **Inability to follow essay format will result in immediate disqualification.**

Student's Information:

First _____ Middle _____ Last _____

Address _____ City _____ State _____ Zip _____

Date of Birth _____ New Horizons Account Number (required) _____

Phone Number (____)____-____-____ E-mail _____

High School Name _____ High School Graduation Date _____

Guidance Counselor Information:

Name _____ E-mail _____

High School Address _____

City _____ State _____ Zip _____ Counselor's Phone # (____)____-____-____ X _____

High School Senior Award/Honors Day (if known): Date _____ Time _____ Location _____

ACT/SAT Composite Score _____ College/University/Technical School you plan to attend _____

Choice of Degree or Career Path _____ Anticipated Start Date _____

I have read & understand all of the eligibility requirements. I certify that the above and attached information is true and complete. I understand that withholding information requested or giving false information may make me ineligible for scholarships awarded.

Student's Signature _____ Parent's Signature _____ Date _____

**Please know that scholarship recipients will be notified no later than May 31, 2026.*

Submit applications and official sealed high school transcript to:

**New Horizons Credit Union
Attn: Scholarship Committee
622 Azalea Road
Mobile, AL 36609**

Application due April 1, 2026