



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JULY 2023 E-NEWSLETTER

NHCU Receives the Honor of Credit Union of the Year



New Horizons Credit Union has earned the League of Southeastern Credit Unions' (LSCU) Credit Union of the Year Award for the State of Alabama for our asset division.

Thank you to our Team and Members who have helped our Credit Union grow over the years. It is our pleasure to serve you.

[Credit Union of the Year Spotlight Video](#)

Accounts & Services to Know About

Ultimate Checking Accounts with Perks



Don't forget that New Horizons Credit Union offers several checking account *solutions* to fit your needs and lifestyle. Enjoy Basic Checking OR choose from one of our **Ultimate Checking Accounts*** to earn perks by performing tasks that you may already do.

With **Ultimate Dividend Checking** earn a competitive dividend rate of up to **1.00% APY.***

Ultimate Cash Back Checking allows you to earn up to **\$8 cashback** monthly.*

To receive these **free** perks, all you have do is meet the monthly requirements:

- Be enrolled in e-Statements
- Make at least 15 debit card purchases per month
- Have at least 1 bill pay, 1 ACH payment transaction, or 1 direct deposit per month

Start now and begin earning a higher dividend rate or cash back!

[*Ultimate Checking Account Details](#)

Get Paid for Good Grades



New Horizons Credit Union offers young members a youth account called New Wave Savers Youth Account. These account holders can participate in the Good Grades program which rewards students for their hard work and good grades (A/B). Through the program, we draw a lucky student's name to **win a NHCU back pack and \$50 to be deposited into their New Wave Savings Account.**

Our next drawing is **July 15th**, so turn in those progress reports/report cards!

*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.

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. During the first week of November, the balance held in your Christmas Club account will be automatically transferred to your Savings Account so you can get your holiday shopping underway. Stop by a branch and ask about our Christmas Club Account.

Christmas Account
Details

Earn More with a Certificate Account



If you are in the market for an insured account that offers a higher yield than a regular Savings Account, and are willing to lock in funds for a set term, then a Certificate Account may be for you! Now is a great time to grab a great rate and save with peace of mind.

6 -Month Regular Certificate at **3.81% APY***
12-Month Regular & Jumbo Certificate at **3.86% APY***

Certificate Account Details

Preparing Finances for Back To School - FREE Webinar



Back-to-school season is approaching quickly. Whether you are preparing for your student to return to elementary, high school, or college, it's important to have a plan for the financial costs.

Join GreenPath's FREE webinar for tips and strategies to manage some of the costs associated with heading back to school, including technology, supplies, and tuition.

Register below and tune in on **Wednesday, July 19th, at 2 p.m.**

If you miss the webinar or can't make the scheduled time, GreenPath will record this webinar and send a link of the recording to all registrants after. Other resources are available for free at [GreenPath Financial Wellness](#).

Register
Now

Loan News

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

For all of your back-to-school or vacation needs, we have a *solution* for you. Our affordable personal loan rates start as low **9.99% APR*** for up to 36 months. Plus, enjoy the option of no payment for 90 days!



Personal Loan Details

Refi Your Ride... Whatever It May Be!

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

Community News

Ronald McDonald House Collection



Through August 31st, NHCU branches will collect essential items for Ronald McDonald House, one of our [Horizons Helping Hands](#) charities. Donations can be dropped off at your nearest branch during regular business hours. Below is the list of items that we are collecting:

- **Toiletries:** shampoo & conditioner, body wash, lotion, deodorant, razors, shaving cream, personal hygiene products, diaper creams and ointments
- **Cleaning supplies:** all-purpose cleaner, furniture polish, bleach, disinfectant spray/wipes, laundry pods, drier sheets, kitchen trash bags
- **Single serving snacks:** applesauce, fruit cups, granola bars, chips, microwavable mac and cheese, microwave soup/meals, crackers, cakes, paper plates, cups, Ziploc bags, cases of bottled water

Plus, be sure to collect tabs from soda cans, cat/dog food, and canned goods, and drop them off at your nearest branch! We are collecting tab tops through the end of October.

#iLoveMyCreditUnion Day - Friday, July 28th



I Love My Credit Union Day is July 28th, and we want to share the credit union love with you! Stop by your nearest New Horizons branch on July 28th because we love our members, too, and we will have some goodies to share while supplies last. Visit us on social media to learn more about "I Love My Credit Union Day."

Important Notices & Reminders

Holiday Closing

In observance of Independence Day, all NHCU branches will be closed Tuesday, July 4th. ATMs and Online Banking will remain available during this time. If you don't have our debit card, inquire today so that you may have access to over 55,000 Allpoint® ATMs nationwide.

Get Prepared 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.



Emergency Preparedness
Guide

Text Message Notifications

We can now text members important Credit Union updates.

Sign up to receive text alerts about sudden branch closures/disruptions, weather updates, Online & Mobile Banking updates, and more! To opt in, text "NEWHCU" to 1-866-259-7811 or scan the code to make it even easier.*



*Message and data rates may apply; please contact your wireless provider if you have questions about your text plan or data plan.

*Texting Terms of
Service

Cottage Hill Branch Construction Progress

Construction has begun for our Cottage Hill Branch – near the intersection of McFarland and Cottage Hill! Progress pictures will be shared on our social media, website, and in our monthly e-newsletters.



Stay tuned for Grand Opening Announcements!



Love My
Credit Union*
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

Love



Get Rewards

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, always contact us directly at 251-316-3240.

Plus, avoid lost, stolen, or misdirected mail by enrolling in New Horizons Credit Union's no-cost e-statements. E-statements provide you with the same information as paper statements, and are securely available behind Online Banking.



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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New Horizons Credit Union | PO Box 2966, Mobile, AL 36652

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