



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

MARCH 2022 E-NEWSLETTER

## Limited Time: Refi Your Ride... *Whatever It May Be!*

NEW HORIZONS  
CREDIT UNION  
Solutions for the Real World

Refi Your Ride!  
Up To  
**2% APR\* OFF**  
Your Current Rate\*\*

\*APR= Annual Percentage Rate. All loans subject to credit approval.

Take advantage of up to 2% APR\* refinance loan rate discount and lower your loan rate from the another financial institution. This includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs and Enclosed Trailers.

Make an appointment at an NHCU branch or apply online today. This special won't last long!

[\\*Refi Details](#)

Accounts & Services to Know About

## New Wave Savers: Our 2022 Scholarship Application Deadline is April 1, 2022

If your child has a New Wave Saver Account with New Horizons and is a graduating high school senior, he or she should apply for our scholarship program! Our 2022 Scholarship Application for graduating seniors is open! We offer five, \$1,000 scholarships, to deserving students who are members of our Credit Union, and go above and beyond in their school or community. The deadline is **April 1, 2022**.



[Learn More & Apply!](#)

### \*New Deposit Capable ATM\*



Our Saraland branch ATM now offers both **deposit & withdrawal capabilities**. NHCU offers deposit capable ATMs at our West Mobile, Daphne, & Saraland branches. Normal check hold policy remains in place for all deposits. Remember, NHCU is a member of the [Allpoint ATM Network](#) for surcharge-free transactions for members using our Visa Debit Card at over 55,000 ATM locations nationwide.

### COMING SOON: Text Message Notifications

When we have important branch news, credit union alerts, and special promos to share with you, we will have the ability text you! 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. Visit our website for Texting Terms of Service or click below.

[\\*Texting Terms of Service](#)

## Loan News

**Establish Credit or Shop with a Visa Credit Card!**

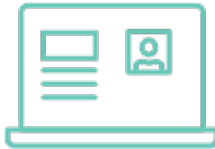
Our Visa<sup>®</sup> Credit Card program\* is

designed to help members save with an affordable fixed interest rate, no balance transfer fees, no annual fees, and opportunities to earn reward points with qualifying purchases.



\*Credit Card  
Details

## Online Application Loan Rate Special



When you apply for a loan online, you may qualify for a **.25% APR\*** loan rate discount on select consumer loans.\* Apply [online!](#)

©NHCUCU 2022. NMSL #410405. \*APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer through March 31, 2022 for members who apply for a consumer loan using NHCUCU's online [Loan Application](#) at NewHCU.org. All loans are subject to credit approval. Rates are based on an evaluation of applicant's credit and may vary. Offer cannot go below NHCUCU loan floor rate for any loan product or be applied to existing NHCUCU loans. This offer may be extended, canceled or withdrawn at any time. Existing NHCUCU loans do not qualify for refinancing. This offer does not apply to members enrolled in Horizons Heroes account program. This offer does not apply to Mortgages/HELOC products, Credit Cards, or Share/Certificate Secured Loans. Call 251-316-3240 or visit NewHCU.org for details on loans and membership.

\*Discount Details

## Community News

### Dance Marathon Supporting Children's Miracle Network

One of our 2022 Horizons Helping Hands charities is Children's Miracle Network Hospitals. We are a proud sponsor of the University of South Alabama Dance Marathon that's run by the university students to raise money for our local Children's Miracle Network hospital - USA Children's & Women's Hospital.



### Ronald McDonald House Branch Pop Top Collection

Each NHCUCU branch is collecting pop tops now through the



month of 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!

## My Little Spartan Club

New Horizons Credit Union proudly supports My Little Spartan Club whose mission is to teach children to communicate with their peers by doing activities that help the community.



## Stop By Our Booth at the Mobile Boat Show!



Mobile Convention Center • Booth #247

Friday - Sunday • March 11-13, 2022

Friday: 12 p.m. - 7 p.m.

Saturday 10 a.m. - 7 p.m.

Sunday 10 a.m. - 5 p.m.

Our Team will be on hand to answer any questions you have about boat financing. Boat Loan rates are as low as **2.89% APR\*** for up to 66 months. For details on our Boat Loans, click [here](#).

Visit <https://gulfcoastshows.com/mobile-boat-show/> for Boat Show information.

## Important Notices & Reminders

### Annual Meeting Notice

All members are invited to participate in New Horizons Credit Union's virtual 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 28, 2022, at 6 p.m. to be held virtually via Office 365 Teams streamed from the New Horizons Credit Union Corporate Office at 622 Azalea Rd., Mobile, AL.

Members may get instructions to log in to the Teams meeting via a link

provided on our website at [NewHCU.org/annual-meeting](http://NewHCU.org/annual-meeting). Members may also call in to the Teams meeting at 1-972-301-8576 and entering the Phone Conference ID: 733 140 245#.

More instructions and information are available by clicking the the link below.

[Annual Meeting](#)

## COVID Update: Safety Measures & Branch Updates

Most of our branches are open with full lobby and drive-thru service. However, periodically, we may modify some branch operation hours and services due to limited staff caused by the pandemic. Please visit [NewHCU.org](http://NewHCU.org) for current branch operations. Appointments and enrollment in our free [electronic services](#) are still encouraged to avoid wait times. Safety measures remain in place. Make an appointment with your desired branch by clicking the button below.

[Branch and ATM Locations](#)

[Appointments & How We're Responding to COVID-19](#)

## March Fraud Awareness Tip

Tips to avoid a phone scam:

- **Keep personal information private.** Never give your personal or financial information in response to unexpected phone calls.
- **Resist the pressure to act immediately.** High pressure situations should raise questions about the validity of the call.
- When in doubt, **hang up and call us** at 251-316-3240.

Remember: New Horizons Credit Union has a system that monitors members' accounts for possible fraud. You may be contacted if fraud is suspected, but NHCU will never ask for personal information such as online credentials, your entire card number, account number, or social security number via email, voice, or text messaging.

Save on **TurboTax<sup>®</sup>** and **H&R Block<sup>®</sup>** This Tax Season

New Horizons Credit Union members can get special savings this tax season through Love My CU. Whether you file on your own with TurboTax or get help

from an H&R Block tax pro, you're guaranteed to get your best possible refund.



Tax Solutions for Members

Save Now



## 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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