



## DECEMBER 2020 E-NEWSLETTER

# All New Refer-A-Member Referral Bonus In Celebration of our 70th Anniversary



It's simple! Refer someone to join New Horizons Credit Union & you both may CASH IN!\* New Horizons will pay you and your referred member a \$70 bonus which will be deposited into your NHCU Savings Account and credited 70 days after the referred membership is opened.

[Refer-A-Member Details](#)

## Loan News

### *New! Anytime Skip-A-Pay*

Our Anytime Skip-a-Pay service allows you

the flexibility to react to situations where you could use a bit more cash for emergencies, medical purposes, repairs, or other reasons when expenses are higher than normal.

Skip-A-Pay Details



## Personal Loans for Holiday Season Solutions

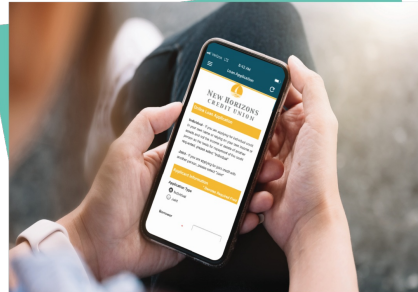
Personal Loans as low as 6.49% APR\* for up to 24 months can help you kick-start holiday plans and shopping!

Loan Details



## Online Loan Rate Discount Special

When you apply for a loan online, you may qualify for a **.25% APR\* loan rate discount on selected consumer loans.\*** This is a limited time offer, so take advantage before it is too late! Apply online!



©NHCUC 2020. NMSL #410405. \*APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer from September 1 – December 31, 2020 for members who apply for a consumer loan using NHCUC'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 NHCUC loan floor rate for any loan product or be applied to existing NHCUC loans. This offer may be extended, canceled or withdrawn at any time. Existing NHCUC 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.

Loan Discount Details

## Community News

### NHCUC is a Proud Sponsor of the MCPSS Hi-Q Program

Since 1986, New Horizons has been a proud sponsor of the Mobile County Public School System's Hi-Q Tournament, the oldest continuing academic competition in the U.S. Hi-Q will kick off its new virtual tournament in January.



## Scholarship Applications & Report Card Prizes

Our 2021 Scholarship Applications for graduating high school seniors who are members of the Credit Union are now available. New Horizons Credit Union awards 5, \$1,000 scholarships annually. Ask about our New Wave Youth Savings Account and enroll your child today - it's free and offers fun financial literacy resources for the whole family and teachers.

Don't forget, any New Wave Savers member who receives good grades in school may redeem their report card for a prize from the treasure chest and be entered into a drawing for a chance to win a backpack and \$50!

[About New Wave Savers](#)

## Accounts & Services to Know About



NEW WAVE SAVERS ACCOUNT

### Open Your Child a Youth Savings Account for Christmas

In the season of gift-giving, why not invest in a savings account for your child? Our New Wave Savers Account makes a lasting gift!

[Visit our website](#)

### Register for GreenPath's FREE Financial Wellness Webinar

Want to learn about Internet safety to protect your identity and improve your online security? Learn more by joining the webinar on Wednesday, December 16, 2020, 12:00 pm CT.



**GreenPath™**  
financial wellness

[Register for Webinar](#)

## Important Notices & Reminders:

### Brookley Branch Operations to Move to Mid-town

Due to the pandemic and limited lobby space to fully serve our members, the Brookley branch will officially close on December 31<sup>st</sup> at 5 p.m. and will move operations to our former, nearby Mid-Town branch location at **1610 Government Street**. The Mid-Town branch may not be quite ready to open until later in the new year, but it will offer both full lobby service as well as drive-thru service. Appointments will still be encouraged but not required at the Mid-Town branch ONLY.



Updates on the Mid-town branch opening will be posted on our website and social media.

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### Important Notice Regarding Toll Free Dialers

In an effort to more efficiently streamline our incoming calls due to the high volume we receive each month, our phone system will soon be able to differentiate between a true local call and a true long-distance call.

This will help our team manage the phone lines better and ultimately provide better service.

Consequently, local 251 members who have been in the habit of dialing our 1-800 number will be asked (via a recorded message) to start dialing our local 251-316-3240 number prior to December 16<sup>th</sup>.

After December 16<sup>th</sup>, the 251 callers will no longer be able to call in through our toll free 800 # if calls originate from a 251 number/phone.

To avoid any inconveniences, local 251 callers should start dialing and saving our local number: 251-316-3240 as soon as possible.



### Holiday Closing - Christmas & New Year's Day

All branches will close at 1:00 p.m. on December 24th, Christmas Eve, and will remain closed on December 25th, Christmas Day. Plus, all branches will be closed Friday, January 1st, in observance of New Year's Day. All NHCU ATMs and Mobile Banking will still be available for use.

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### Beware of Holidays and Pandemic Fraud and Scams

As the holidays approach, e-commerce merchants are preparing for a continued increase in online sales as a result of store closures and restrictions due to the COVID-19 pandemic. You should be aware of scams that target the convenience of online shopping such as fake or spoofed websites and pop-ups, e-skimming, porch pirates, or impersonations for your curb-side pick-ups.

- **E-skimming:** Scammers exploit weak links on an e-commerce platform. In many cases, a consumer can be re-directed to a malicious domain where the skimming code can capture

the customer's information from the checkout page. The skimming code would capture your information in real-time and send it to a remote server where the data is collected by the criminals behind the scenes. Your credit card data can either be sold or used to make fraudulent purchases from that point going forward.

- **Social media scams:** Online shopping scams often involve the use of social media platforms to set up fake online stores. By using social media to advertise the fake website; fraudsters take the payment, but you will never see the goods.
- **Porch pirates:** Especially near the holidays, criminals steal packages from the doorstep/porch of unsuspecting victims.
- **Shipment update scams:** Fraudsters send a fake email notifying you of a delivery failure or the request for updated shipping information. The email looks like it's coming from the original sender, but it contains a link with malware.
- **Donation and fake charities:** People love giving back this time of year and scammers know this. Donation scams often try to replicate a charity website convincing you to donate money – which goes right to the criminal.
- **Gift card scams:** Purchase gift cards only from trusted sources.

### Risk Mitigation to Avoid Fraud During the Holidays:

- Sign up for transaction alerts to monitor for unauthorized transactions.
- Pay attention to emails, links, and websites. Think before you click!
- Don't open attachments with special offers. It's a classic scam. The offer should be in the email and you should be able to see it right away.
- Avoid entering card information on web forms (could be malware installed). Use your stored payment information when possible such as Amazon pay or PayPal.
- Ensure home computers, laptops, and mobile devices are protected with antivirus, anti-spyware, and a firewall.
- Use well-known websites for online purchasing.
- Go directly to the website rather than through social media website advertisements.
- Be cautious of skimming or shimming devices when using ATMs or gas pumps. For gas pumps, try to use the pump closest to the entrance door as they are less likely to be a target for skimmers.
- Review and monitor your accounts daily and report any discrepancies immediately with our Online & Mobile Banking Service.

## ATM Safety Tips

### Protecting your ATM Card:

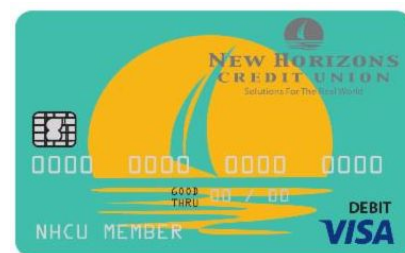
- Always protect your ATM card and keep it in a safe place, just like you would cash, credit cards, or checks.
- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your ATM card.
- Never give any information about your ATM card or PIN over the phone. For example, if you receive a call, supposedly from your credit union or possibly the police, wanting to verify your PIN, do not give that information. Notify the police immediately.

### Using an ATM:

- Be aware of your surroundings, particularly at night. If you observe or sense suspicious persons or circumstances do not use the machine at that time.
- Visually inspect the ATM for possible skimming devices. Potential indicators can include sticky residue/evidence of an adhesive, scratches, damage, it looks like extra attachments on the card slot, or noticeable resistance when pressing the keypad.
- Do not count or visually display any money you receive from the ATM. Immediately put your money into your wallet and count it later.
- If you are using a drive-up ATM, be sure the passenger windows are rolled up and all doors are locked. If you leave your car, be sure to lock the car.

### Special Precautions for Using an ATM at Night:

- Park close to the ATM in a well-lit area.
- Take another person with you, if possible.
- If the light at the ATM is not working, do not use it.





- If shrubbery has overgrown or a tree blocks the view, select another ATM and notify your bank.

## Limited NHCU Branch Operations & Masks Required Due to Coronavirus Restrictions

For everyone's health and safety during this pandemic, all New Horizons Credit Union branches will continue to offer lobby service by appointment only and will continue with full drive-thru service until further notice. Friday drive-thru hours are extended to 6 p.m. CT.

Please remember to wear a mask for lobby service. You may be asked to take a temperature check and answer brief health questions before entering our branches. Our restrooms will not be available.

We have limited staff caused by some daycare closings and virtual schools, so you may experience longer than normal wait times in drive-thru lines and longer hold times if calling. Appointments can be made by calling 251-316-3240 or by clicking [here](#). Your patience is greatly appreciated.

Please look for updates on our website at [NewHCU.org](http://NewHCU.org) or follow us on Facebook.



Love My  
Credit Union®  
rewards

**There are more reasons than ever to love  
being a member of New Horizons CU!**

**MORE SAVINGS.  
MORE POSSIBILITIES.**



Your Credit Union membership is about the trust and care of the community, built around where you live, work, and play. That's why New Horizons Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- Savings **up to \$15 on TurboTax** federal products.
- Exclusive discount from the TruStage Home & Auto Insurance Program.
- Members save on SimpliSafe, the #1 expert pick for home security.
- Save 30% on premium identity protection from Financial Lock.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Save on car maintenance + get \$10 off your first service using CarAdvise.
- Save 40% on a 1-year membership to Sam's Club.
- Build your credit history with rent and save up to 30% with Rental Karma.
- Save \$40 on Calm, the #1 app for meditation and sleep.
- Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets, and more!

Learn all about how your New Horizons Credit Union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.



## 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 neighbors 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. 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, products, and services by calling 1-800-824-3610 or visiting [NewHCU.org](http://NewHCU.org). APR= Annual Percentage Rate.

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