



NEW HORIZONS CREDIT UNION

Solutions for the Real World

OCTOBER 2021 E-NEWSLETTER

We Appreciate You!



October 21st is New Horizons Credit Union's **Member Appreciation Day & International CU Day!** Starting October 1st through the 21st, visit any branch to enter our \$100 Visa Gift Card Drawing.* Plus, receive a small token of our appreciation with your transaction, while supplies last.

Click the Learn More button below for details.

[*Learn More](#)

Loan News

Refer-A-Loan & You Both May Earn \$50!

Refer a family member or friend to New Horizons, and when they take out an Auto Loan of \$17,000 or more, or a Home

Equity Loan of \$15,000
or more, you both may EARN \$50!*

*Refer-A-Loan Details



Hit the Road with a Great Rate



Auto loans & refinancing rates start as low as 1.99% APR* for up to 48 months. We also offer a no payment for 90 days option!* With the AutoCash program, you may earn a \$50 Amazon gift card!

*Auto Loan
Details

Community News

Join Us in Making Strides Against Breast Cancer

During October, branches will be collecting donations for Making Strides Against Breast Cancer, which our Horizons Helping Hands community outreach program

supports. Come by any branch to donate, and you'll receive a Breast Cancer Awareness Ribbon pin, while supplies last.



Proudly Supporting *Fox10's First & 10*



This Fall, New Horizons is proud to support local high school football! Every Friday night, tune-in to Fox10 at 10 p.m. to catch a recap of local high school football games. The season will continue through November 12th, so be sure to catch some highlights!

St. Jude Pin-Up Fundraiser

Through our Horizons Helping Hands community

outreach program, and with member and employee contributions, New Horizons raised \$700 for St. Jude Children's Research Hospital. Thank you to everyone who supported this joint effort!



Mobile County Public School System College Fair

New Horizons Credit Union participated in the MCPSS's College & Career Fair to speak with high school seniors about financial education, college budgeting, and our 2022 Scholarship Program.



New Horizons partners with [GreenPath Financial Wellness](#) to offer Student Loan Support resources.

GreenPath aims to educate members on the pros and cons of each Student Loan option so members can make an informed decision on which Federal Student Aid choice is best for them.

Plus, the New Horizons Credit Union [2022 Scholarship Application](#) for graduating high school seniors is now open! We offer five \$1,000 scholarships to deserving students who are members of our Credit Union, and who go above and beyond in their school or community. The deadline is April 1st.

Accounts & Services to Know About

Last Month to Refer-A-Member and CA\$H IN*

Refer a family member or friend to New Horizons Credit Union. Once the account has been open for 90 days and all requirements are met, we will pay you and your referred member a \$50 bonus which will be deposited into your New Horizons Savings Account.* This special program ends October 31, 2021.

[*Refer-A-Member
Details](#)

Preparing for U.S. First-Class Mail Changes Now's the time for e-Statements!

Effective October 1, 2021, the United States Postal Service (USPS) will

implement new service standards for First-Class Mailings. Due to these changes, for long-distance First-Class Mail, the delivery window can take up to five days. This change may delay your receipt of mail from us and our receipt of mail from you, such as account notices and mailed payments. Late payments may result in late fees. Please keep this change in mind when sending or receiving mail via USPS. For full details, [click here](#).

If you haven't already, consider enrolling in our free 24/7 Online Banking so that you can take advantage of our free electronic services and avoid delayed mail of deposits and payments. Enroll free today for:
E-statements, Bill Pay, our Mobile App, and much more.*

***Electronic Services**

We are partnering with the Better Business Bureau Serving Central & South Alabama to Offer a *Secure Your ID - FREE Shred Day!*



When: October 22 – 8:30 a.m. - 12:30 p.m.

Where: Tractor Supply Company on Highway 98
(851 US-98, Daphne, AL 36526-4159)

What: Have your sensitive documents securely shredded and destroyed from the convenience of your car. Paper documents only; no hard drives, batteries, or other non-paper materials. Two box

limit per vehicle, and each box must be under 50 pounds, please.

October Fraud Tip

What is e-skimming, and how can you avoid it? E-skimming is when hackers gain access to an online store and inject skimming code onto the payment processing pages of the website to steal buyer payment information.

The following steps can help you avoid becoming a victim of e-skimming:

- Only purchase from reputable vendors online
- Activate transaction alerts on all cards to monitor transactions for fraud
- If possible, use a credit card so that you can quickly report fraud and get the money returned.

Note: If you ever feel you have been a victim of fraud or identity theft, please contact NHCUC at (251) 316-3240 or [identitytheft.gov](#).

Important Notices & Reminders

Theodore Temporarily Closed

Due to limited staff caused by the pandemic, our Theodore Branch is temporarily closed. Until further notice, the remaining Theodore staff have relocated to our West Mobile Branch to resume full lobby service. We will post updates on branch operations at NewHCU.org.

Remember, New Horizons offers free 24/7 electronic services such as Online & Mobile Banking. Enroll today at NewHCU.org or ask any NHCU representative.

We apologize for any inconvenience this may cause.

Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position by obtaining a BoD/Supervisory Committee Application Packet from the NHCU Corporate Office at 622 Azalea Rd., Mobile, AL 36609. Mail completed packet to **Nominating Committee Chair; NHCU, P.O. Box 2966, Mobile, AL 36652**. Packets must be received by Monday, November 15, 2021.

Holiday Closing - October 11th

Monday, October 11th, all branches will be closed in observance of Columbus Day. NHCU's 24/7 ATMs and Online & Mobile Banking are available for use.

[ATM Locations](#)

Tell Congress to Oppose New IRS Reporting Provisions

Congress is considering a proposal that would require financial institutions to report to the IRS how much money has gone into and out of accounts holding more than \$600. Not only would this increase our regulatory burden, but it

would also undermine consumer privacy and trigger data security concerns. The Credit Union National Association (CUNA) has launched a campaign to fight this proposed bill, but we need everyone's help in doing so. Please click on the Learn More link below to submit your voice.*



Use of Non-Credit Union Third-Party Payment Services

New Horizons Credit Union wants to make members aware of our policy regarding the use of third-party financial services. If you link any of your accounts to a third-party mobile wallet app or payment service (including but not limited to PayPal, ApplePay, Zelle, or Venmo), you agree that these are not services provided by the Credit Union. These apps/services do not provide the same protections from fraud, unauthorized transactions, or other misapplication of funds as traditional banking services. When you provide your personal information, use their services, or conduct a transaction, you are subject to their terms and conditions. Funds transferred to/via third-party mobile wallet apps or payment services may not be federally or otherwise insured, and should your funds become unavailable, for any reason, you assume all risk.

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 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](#)

**SMARTER
SMART PHONE
BUDGETS**

Credit Union Member Exclusive.
10% OFF DEVICES
\$99 and up with code CUSG10.

Cannot be combined with other promotions or coupons. Offer valid 9/1/21-12/31/21.



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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