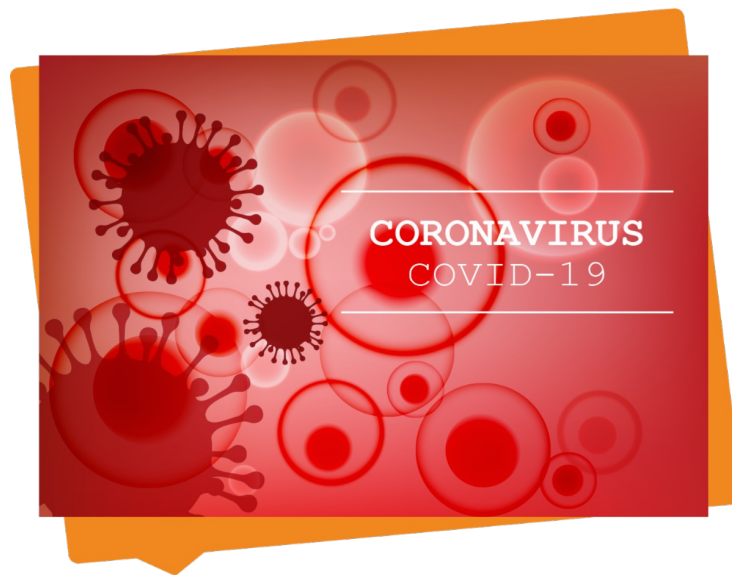




APRIL 2020 E-NEWSLETTER

Coronavirus Assistance Loan



New Horizons Credit Union is here to help serve our members who have been impacted by the Coronavirus. We've developed an emergency loan product with special terms, and created additional services to support our members during this uncertain time.

[Learn More!](#)

Loan News

Wanting to Finance or Refinance Your Home? Or, Maybe Add a Pool or Rec-Room?



We have a Mortgage or Home Equity Product for you. With competitive rates and financial tools, get pre-qualified today!

Visit our website

Auto Loans with NO PAYMENT FOR 90 DAYS!

Auto rates so low, you'll want to zoom in to New Horizons! Rates are as low as **1.99% APR*** for up to 48 months with no payment for 90 days. Please visit an **AutoCash** Dealer for an extra incentive for financing with NHCU!

Check it out!



Refer-A-Loan Extended!

Didn't get a chance to refer a family member or friend to NHCU and CASH IN? You still have time!

New Horizons has extended the Refer-A-Loan program until the end of April. Simply refer a family member or friend! When they take out an **auto loan of \$20,000 or more**, or a **home equity loan of \$25,000 or more**, you both may **CASH IN!**

Learn How!

****New "No Payment for 90 Days" option on most consumer loans - excludes Start Me Up, Credit Rebuilder, Fresh Start, Visa® Credit Cards, and Mortgage & Home Equity Products****

Accounts & Services You Need to Know About

April is National Credit Union Youth Month!

Now's a great time to enroll your child in our New Wave Youth Savers Club. It's free to enroll and a fun way to teach financial education!

The theme for National Credit Union Youth Month 2020 is *"Money Magic. Share, Spend and Save at Your Credit Union."* Together, we're encouraging young members to



learn common financial concepts kids should understand to be financially responsible, such as saving, spending, and budgeting.

Looking for fun at-home activities? Visit NewHCU.org - [New Wave Saver page](#) and select the [BizKidz](#) link for free videos and games designed to teach financial literacy.

Visit our
website

April is Also Military Saves Month!



Saving automatically through Direct Deposit or Payroll Deduction is the easiest and most effective way to save. Whether saving for an emergency fund, education expenses, retirement, or all things in between, by making saving automatic through safe credit union products is in the best possible *solution* to reach any savings goal.

Now is a great time to take advantage of NHCU's [Horizons Heroes Account](#) where active military, first responders, and educators may qualify for a variety of perks.

Take the pledge!

Affected by COVID-19? Get Financial Counseling From Home With GreenPath Financial Wellness!

As COVID-19 spreads in the U.S., people all over the country are beginning to feel its financial ripple effect. If you or a loved one has been financially impacted by the COVID-19 virus, our partners at [GreenPath Financial Wellness](#) can help.



A national non-profit, GreenPath offers judgment-free-counseling and advice (free-of-charge) to people facing debt and other issues.

Whether you are experiencing a temporary disruption to your paycheck, a longer-term income loss from layoff or job loss, or are just worried about your financial future, GreenPath's NFCC-certified counselors will walk through your whole financial picture and help you identify options that can relieve stress, and make it easier to bounce back.

For those dealing with debt, GreenPath can also help you to explore options that may be available to you through your creditors as a response to the COVID-19 crisis, such as reduced late fees or waived penalties.

Counseling from GreenPath is free and 100% confidential.

To get started, call 1-877-337-3399 or request an appointment online using their [call request form](#).

Visit our
website

Community & Branch News

NCUA Insurance -- Your Funds Are Safe & Secure

In an uncertain market environment, rest assured that our members' deposits are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA). The NCUA insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC).

The NCUA is an independent agency of the United States government that regulates, charters and insures credit unions. Your share account is federally insured up to the Standard Maximum Share Insurance Amount (SMSIA), which is \$250,000. Certain retirement accounts, such as Individual Retirement Accounts (IRAs) have a separate insurance coverage up to \$250,000.

For more information about the NCUA and the insurance fund as it applies to your various accounts, visit www.NCUA.gov

NHCU Branch Operations Change Due to Coronavirus Restrictions

Effective March 23rd, all New Horizons Credit Union branches now offer lobby service by appointment only but will continue with full drive-thru service. This change is due to limited staff caused by school closings and Coronavirus restrictions in place for everyone's health safety. Appointments can be made by calling 1-800-824-3610 or by clicking [here](#). Your patience is greatly appreciated.

Horizons Helping Hands Sponsored Events Canceled or Postponed

Due to the ongoing concerns of COVID-19, many events that New Horizons' sponsors in the Mobile area have been canceled or postponed. These events include:

POSTPONED

- Serve It Up With Love Tennis Tournament- Child Advocacy Center (new date has not been announced)
- Mobile Chocolate Festival - Penelope House (no new date, anticipated to be during summertime)

CANCELED

- Festival of Flowers - Providence Hospital Foundation (will return in 2021)

As new dates become known, we will share those with you to continue our community support efforts.

Important Notices & Reminders:

Convenient Surcharge-Free ATMs Near You



During these busy, crisis times, our branch ATMs may run low on cash or run into technical issues. For this reason, we partner with Allpoint ATM Network to bring our members using our Visa® Debit Card **Surcharge-free** ATM access when they need it most.

Avoid long ATM lines and congested spaces with over 55,000 ATM locations in the U.S. Visit

Allpoint ATMs can be found at most Winn-Dixie Grocers, Walgreens, CVS Pharmacies, Rite Aids, Target Stores, and Thom Thumb Convenience Stores.

Find an
ATM

Important Annual Meeting Notice

The Annual Meeting of the Membership, scheduled for April 24 at 7 p.m. is still planned, but the **LOCATION HAS CHANGED** due to USA Campus Closure. New Horizons Credit Union will conduct a **virtual** Annual Meeting via **GOTOMEETING** that will be streamed from our West Mobile branch located at 6320 Airport Blvd, Mobile, AL 36608. Information on how to view and/or listen to accommodate those members with computers and those with only telephones are as follows:

Please join our Annual Meeting from your computer, tablet, or smartphone.
<https://www.gotomeet.me/NHCUAnnualMeeting>

You can also dial in using your phone
United States +1(646)749-3112

Access Code: 521-348-341

New to GoToMeeting? Download the app now and be ready when your first meeting starts:
<https://global.gotomeeting.com/install/521348341>

Please do not wait until April 24th to upload and test your connection. Click here for "[Go To Meeting – At a Glance](#)" for things to know before joining your first GoToMeeting. If you have any trouble, call (251) 316-3141 or email pveal@newhcu.org before April 24th. On the day of the Annual Meeting, please log in to GoToMeeting at least 5-10 minutes before the start of the meeting to avoid any computer boot-up or other unforeseen delays. The meeting is scheduled to start at 7:00 p.m.

Our West Mobile branch will allow for a few members to attend in person. However, we are limiting attendance due to group size and social distancing restrictions, and doors will not open until 6:00 p.m. to allow branch operations and staff time to close for the day. Once our maximum capacity is reached, we cannot admit more attendees. Please note that even if the group gathering and social distancing restrictions are lifted by the date of our Annual Meeting, our building capacity is still limited due to fire marshal regulations.

The ability to conduct a virtual meeting, at this time, is particularly important for anyone with children and anyone with a weakened immune system who are asked to stay at home for their well-being. There is no need for an election since the slate of officers as presented by the Nominating Committee will be elected by acclamation. There will be an opportunity for questions via GoToMeeting's Chat function, and members who can only call in have the opportunity to have their topic addressed by contacting (251) 316-3141 by 2 p.m., April 23rd or by arranging a phone meeting with our President/CEO after the Annual Meeting.

Please note that no door prizes, no refreshments, and no member gifts will be available at this Annual Meeting. A copy of the Annual Report can be requested after April 15th by emailing Marketing@NewHCU.org with your name and mailing address for a hard copy or email address for an electronic copy.

New Horizons Credit Union is planning a 70th Anniversary Member Appreciation Day later this year with door prizes and giveaways to help make up for the Coronavirus-caused changes to our Annual Meeting.

Visit Our Website

Beware of Coronavirus Scams

Unfortunately, the fears over the Coronavirus is now another opportunity for fraudsters to scam consumers. Recent news reports that fraudsters are posing as CDC Health Alert Network to steal personal information via phone calls, text messages, and emails. Some of these scams are reported to appear being sent from the consumer's financial institution but are not.

To protect yourself from scammers:

- When searching for information about the Coronavirus, use only reputable sources.
- Be aware of phishing emails and never click on unknown attachments or links.
- Be cautious of emails, phone calls, and texts offering unexpected information and asking for personal information.
- Do your homework when solicited for charity contributions. Many fake charities are taking advantage of unsuspecting consumers.

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. If you have any questions, you can always contact us direct at 1-800-824-3610 during normal business hours.

Electronic Notices Have Gone Live!

Only members enrolled in our free e-Statements will receive e-Notices.

How this will work: Just like when a new e-Statement is available - when an important notice is posted behind Online Banking, you will receive an email indicating that a notice is waiting for review. The email will contain a link to retrieve the important notice from Online Banking. Depending on the type of notice, a tab will appear beside the usual "Monthly Statement" tab on the e-Statement page. The tab will read either "Important Notice" or "Tax Statement" depending on what is being sent to you.

NOTE: Depending on your browser setting, you may have to allow for "pop-ups" which can be easily updated in your browser's Settings, generally under the security tab. In most cases, the browser will have a message box appear asking the user to allow pop-ups.

If you are not enrolled in e-Statements, you will continue to receive all notices via regular U.S. mail. This includes Certificate maturity notices, Tax notices, Negative Share Balance notices, and others. So, if you don't receive mail timely or have reported lost or stolen mail, this new service may be a great reason to now enroll in free e-Statements. This can be done online through our website, by contacting our Member Services Center at 1-800-824-3610, or by visiting any NHCU branch.

[Learn More](#)



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 organization, 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. APR= Annual Percentage Rate.

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NMLS#410405