



NEW HORIZONS CREDIT UNION

Solutions for the Real World

APRIL 2022 E-NEWSLETTER

Refi Your Ride... *Whatever It May Be!*



Refinance now with an up to 2% APR* refinance loan rate **discount** and lower your loan rate from 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 Your Ride Details**

Loan News

Reel in a Great Rate & Boat in Style!

Take advantage of our affordable Boat Loan rate so you can enjoy summer fun! Rates start

as low as 2.89% APR* for
up to 66 months with the option of
*no payment for 90 days!***

**** Boat Loans Details**



Home Equity *Solutions* for your *Real* Dreams



Your home's equity could offer the fix you need for repairs, add ons, that dream vacation, and much more! Use the equity in your home to secure a lump sum, fixed-rate Home Equity Loan. Rates start as low as 4.00% APR* for up to 60 months.**

**** Mortgage and Home Equity Loans**

Establish Credit or Shop with an NHCU Visa Credit Card!

Our Visa® 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.



Learn More about our VISA Credit Cards

Accounts & Services to Know About

National Credit Union Youth Month

SAVE SMALL ★ DREAM BIG
at your credit union™

We are celebrating National Credit Union Youth Month! This initiative is meant to encourage children to save, so they can create a small habit of putting money into that account and start saving for their big future.

During the month of April, stop by your nearest branch so your child can

receive a special Youth Month give-a-way from us while supplies last. When you open your child a New Wave Savings account or deposit \$25 or more into your child's existing New Wave Savings account in April, you'll be entered into a **\$100 VISA® Gift Card Drawing!**

[New Wave Saver Account Details](#)

[Official Drawing Rules](#)

April Is National Military Saves Month

As part of Military Saves Month 2022, New Horizons Credit Union is spreading the message of saving successfully and encouraging the military community to save money, reduce debt, and build wealth. This free, virtual event will center around weekly themes of saving automatically, saving for the unexpected, saving to retire, saving by reducing debt, and saving as a family. We encourage members to take the pledge to start saving. [Click here to learn more about Military Saves Month and to take the pledge.](#)



Plus, New Horizons offers a Horizons Heroes Account with perks for First Responders & Active Duty Military members.

[Learn More About Horizons Heroes Accounts](#)

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 to learn more.

[Texting Terms of Service](#)

Tax Filing Deadline & Opportunity to Possibly Defer Taxes with Individual Retirement Account*

And Individual Retirement Account (IRA) offers a safe and insured way to save for the long-term while you earn a higher dividend rate than a regular Savings

Account. Also, with the tax filing deadline, April 18th, quickly approaching, there is still time to look into our IRAs to possibly defer taxes - each person's tax situation is different, always ask your tax advisor first.

Individual Retirement Accounts

GreenPath Financial Wellness FREE Webinar

NHCU partners with GreenPath to offer free financial wellness resources. In April, GreenPath is offering our members a free webinar, "**Sinking Funds: Your Savings Strategy for (Un)Expected Expenses.**" Join this webinar to hear discussion of the concept of sinking funds and how to structure your savings to prepare for the unexpected. Register today and tune in **Wednesday, April 13, 1 p.m. CT.**

To learn about **GreenPath Financial Wellness** and their free debt management resources, [click here.](#)

Register for Webinar

Community News

Dance Marathon Benefitting Children's Miracle Network



One of our 2022 [Horizons Helping Hands](#) charities is the Children's Miracle Network. We're a proud sponsor of the University of South Alabama Dance Marathon organized by the university students to raise money for Children's Miracle Network.

Mobile Chocolate Festival Returns

We are a proud supporter of the Mobile Chocolate Festival benefiting the Penelope House! The Penelope House offers a safe haven for victims of domestic violence. The event is Saturday, April 9th from 10 a.m. - 3 p.m. at the Mobile Fairgrounds! Show your support for this local non-profit by making plans to attend. For Chocolate Festival information, click [here.](#)



Serve It Up With Love Tennis Tournament



New Horizons is a proud *"French Open"* Sponsor of the Child Advocacy Center of Mobile's (CAC) annual Serve It Up With Love tennis tournament April 3-5, 2022! The CAC of Mobile's mission is to act as a community response to the problem of child abuse & increase awareness.

City of Satsuma Employee Health and Wellness Fair

Thank you to the City of Satsuma for having New Horizons Credit Union at their Employee Health & Wellness Benefits Fair, and thank you to everyone who stopped by our booth to get information on Financial Wellness!



Free Shred Day in Mobile - May 20th

New Horizons Credit Union members and the local community are invited to this free Shred Day event organized by the Better Business Bureau on May 20th. This will be a great time to rid your files of old documents that contain personal information in a secure way. Shredding documents securely helps combat potential identity theft and gives you peace of mind. This is a great opportunity and event to include in your annual spring cleaning routine.



Description: Free document shredding, plus tips and resources for protecting your identity. 2 Boxes per vehicle ONLY (size comparable to a Banker's Box), and no more than 50 lbs. Plan to come early, because once shred truck fills, shredding will end. **Bagged items will not be accepted, boxes only - please.**

When: Friday, May 20th, 9 a.m. - 1 p.m. CT

Where: James Seals Center Complex, 540 Texas Street (Texas Street Park), Mobile, AL

Important Notices & Reminders

New Theodore Branch – Coming Soon!

Our Theodore location is moving to
5000 Rangeline Crossing Dr, Suite C. Updates on an opening date will be posted on our website and on our social media. During the move, we encourage you to download our FREE mobile app that allows remote check deposits. Plus, take advantage of the [AllPoint ATM](#) network near you.



[Find an ATM](#)

Drive-Thru Hours - Fridays till 6 p.m.

Don't forget that all branches offer extended drive-thru hours on Fridays till 6 p.m. Lobbies close at 5 p.m. but drive-throughs remain open until 6 p.m.

Visa® Payment & Reward Information Behind Online Banking – Coming Soon!

NHCU is adding a new feature behind Online Banking. Effective May 1, 2022, NHCU Visa® Credit Cardholders will be able to retrieve their credit card information, make payments, check their rewards, and view all their usual Visa® Credit Card information behind the convenience of Online Banking rather than having to toggle between links. Visa® Card Holders will be asked to re-register their card behind Online Banking at that time. Members not enrolled in our free Online Banking should call our Member Services Center at (251) 316-3240 to get set up or enroll at [NewHCU.org](#) before May 1st to avoid any inconvenience. The current Visa® Credit Card payment/rewards button on our Visa® Credit Card web page will be deactivated at that time.

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](#). 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

April Fraud Prevention Tips

5 Easy Tips to Keep Your Personal Information Safe

- 1) Never leave ATM or Credit Card receipts behind.
- 2) Monitor your Credit Report annually. (www.annualcreditreport.com)
- 3) Review all your account and credit card statements carefully.
- 4) Make sure to shred documents with personal or financial information.
- 5) Change your passwords periodically & don't use easy passwords like your name or birthdate.

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

**CARVANA**

**YOUR NEXT CAR COMES FULLY LOADED
WITH \$100 CASH** from Love My Credit Union Rewards
when you buy a vehicle from Carvana.*

[LEARN MORE](#)



*See terms and conditions.



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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