



NEW HORIZONS CREDIT UNION

Solutions for the Real World

OCTOBER 2019 E-NEWSLETTER

October is Breast Cancer Awareness Month, and Your Credit Union is Supporting the Cause in a Big Way!*



During the month of October, NHCU will donate \$10 towards Making Strides Against Breast Cancer for every loan closed.* Plus, all branches will be collecting donations for Making Strides Against Breast Cancer efforts. [Click here](#) for details.

Remember: Our auto rates are as low as 1.99%

APR for up to 48 months with the option for no payment for 90 days!*

[More Info](#)

Loan News

Fall is Perfect for Golf Carts & RVs

New Horizons currently offers Golf Cart, Camper, & RV Loan Rates as low as 3.24% APR for up to 66 months. Other rates and terms are available.

[Visit our website](#)



A Credit Card to Meet Your Needs

New Horizons Credit Union offers a credit card program designed to help our members save with an affordable interest rate, no balance transfer fees, no annual fees, and opportunities to earn reward points with qualifying purchases.

[Visit our website](#)



We Are Your Home Solution!

We offer a wide menu of Mortgage products as well as Home Equity Loans designed to help our members save. Why not give us a call and compare today?!

[Check it out!](#)



Featured Promos & Services

Thursday, October 17th is International Credit Union Day &

New Horizons Credit Union's Member Appreciation Day



On Thursday, October 17, 2019 - Credit Unions around the world will celebrate International Credit Union which celebrates the establishment of credit unions and honors members who have helped shape the cooperative spirit that helps credit unions continue to be a cost-savings alternative to big banks. This year's theme is "Local Service. Global Reach." New Horizons Credit Union will serve light refreshments at all our branches on this special day to thank our members for choosing us as your primary financial institution.

TruStage™ Auto & Home Insurance Offers a Choice

Your Credit Union partners with TruStage Auto & Home Insurance to provide Credit Union members another alternative to their current Auto or Home Insurance policies. Compare today and see if TruStage can save you money.

TruStage® Auto & Home Insurance is offered thru the cooperation of TruStage Insurance Agency, LLC and Liberty Mutual Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.
DTCG-1380038.1

For a quote today, contact:
Ginger Copeland, LUTCF
Senior Sales Representative, Liberty Mutual
853 Dauphin St. Ste. C
Mobile, AL 36602
Cell(251)243-2360
(251)930-5506/(603)334-3895 fax

[Sign Up Now](#)

Community News

Out and About in the Community

New Horizons Credit Union was recently present at the University of South Alabama JagCOM Expo which features businesses in the community which offer local services that students may be interested in learning more about. Your Credit Union was there to explain our NHCU-USA Scholarship program, GreenPath program which assists with managing Student Loan Debt, and our Internship & Part-time opportunities.



New Wave Youth Savers - Scholarship Applications are OPEN!

Our 2020 Scholarship Applications for graduating high school seniors who are members of the Credit Union are now open. 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.

[Apply Now!](#)

Important Notices & Reminders

Holiday Closing Monday, October 14, 2019

On Monday, October 14, 2019, all branches will be closed in observance of Columbus Day. All NHCUCU ATMs, Voice 24, and Online and Mobile Banking will still be available for use.

Consumer Awareness Anti-Fraud Tips & Alerts:

There is a new phishing scam that's trying to trick Amazon customers into handing over their account credentials, personal information, and financial details. The phishing emails purport to be notifications from Amazon informing the recipient that they need to update their information within twenty-four hours or their account will be permanently disabled.

When a victim clicks the "Update Now" button in the email, they'll be taken to a convincing imitation of an Amazon login page. After the victim enters their credentials, the phishing page will present a form for them to input their name, address, city, state, ZIP code, phone number, and date of birth. Next, they'll be asked to provide their credit card and bank account information.

Finally, the phishing site informs the victim that their account has been recovered and says they'll be automatically logged out. The victim is then redirected to the real Amazon website.

The email has several red flags like typos and bad grammar, but even if the emails are perfect—which they often are these days—it is a bad idea to click on the link in the email. Always, you should go directly to Amazon or named merchant.

Always remember, your Credit Union has safeguards in place to protect your personal information. However, there are things you can do to also protect

yourself.

Do not give out personal account information via email, text, or phone without first confirming the requestor's identity. Please know that we may contact you if fraud is suspected, but NHCU will never ask for your personal information such as online credentials, your card number, account number, or social security number via email, voice mail, or text messaging.

If you suspect any fraud, please notify our Member Services Center immediately, or call the number located on the back of your card.

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 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 18, 2019.

Effective September 30, 2019 Safe Deposit Box Late Payment Fee \$10

Effective September 30, 2019, a late payment fee of \$10 will be assessed to Safe Deposit Box leases that are not paid by renewal due date. If a Safe Deposit Box holder does not wish to renew their box, please visit the Credit Union branch that is associated with your box prior to annual renewal date to retrieve contents and avoid any issues.

System Upgrades & Maintenance, Temporary Downtime October 20, 2019

Due to scheduled, routine maintenance and system upgrades, our Online & Mobile Banking, Voice-24, and Debit/ATM Card usage will be temporarily down on October 20, 2019 from 12:00 a.m. - 6:00 a.m. CT. Please make note of this date and time to avoid any inconvenience. We appreciate your patience.

Electronic Notices Coming Soon!

Members enrolled in free e-Statements will soon receive all NHCU notices electronically. This will ensure members receive notices such as Non-Sufficient Funds, Certificate Maturity, and other important notices quicker and safer. More information coming soon.

Reminder - Hurricane Season

Please check our helpful guide [here](#) and be prepared before you have to. As a reminder, NHCU Branches will collect donations for the American Red Cross when a natural disaster hits close to home. We also offer a link to the National Credit Union Foundation's CUAid website which accepts online contributions to assist Credit Union members impacted by disasters.

[Learn More About CUAid](#)



Love My
Credit Union®
rewards

**MORE SAVINGS.
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of New Horizons Credit Union.

Your credit union membership is about the trust and care of 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:

- » Credit union members get \$200 when you switch to Sprint, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- » Credit union membership also saves you up to \$15 on TurboTax federal products.
- » Credit union members save on SimpliSafe, the #1 expert pick for home security.
- » Protecting your car and home shouldn't cost an arm and a leg. New Horizons Credit Union members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.

Learn all about how your New Horizons Credit Union membership gets you all these exclusive savings, and more at New Horizons Credit Union or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Sprint Cash Reward: Via deposit. \$100 per line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ. This offer is subject to change and may terminate without notice. New Horizons Credit Union is not responsible or liable for Sprint products and services or any Love My Credit Union Rewards partners. New Horizons Credit Union does not endorse, guarantee, or warranty Sprint or any Love My Credit Union Rewards partners and their products or services, expressed or implied.



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 members with all lending decisions made locally; and offer world-wide service through our free electronic services. Your hard earned deposits are re-invested right here – on the Gulf Coast. Visit NewHCU.org for details on services, loans, and membership.

We offer *Solutions for the Real World.*

Learn More About NHCU



*New Horizons Credit Union is federally insured by the NCUA. All loans are subject to credit approval. Contact New Horizons Credit Union for details on all of our loans, products, and services. New Horizons is an Equal Housing Lender. APR= Annual Percentage Rate; APY = Annual Percentage Yield.

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