



OCTOBER 2020 E-NEWSLETTER

October 15th is International Credit Union Day & our 70th Anniversary Member Appreciation Day!

**We want to
celebrate you!**



Starting October 1st, enter for a chance to win a \$100 Visa gift card by stopping by any New Horizons branch OR download and print an entry slip, then drop it off at your nearest branch!

Plus, stop by any branch on Oct. 15 for an extra surprise, while supplies last.

[View Official Rules](#)

Loan News

***EXTENDED* Online Loan
Rate Discount Special**

When you apply for a loan [online](#), you may qualify for a **.25% APR* loan rate discount.*** 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 This offer may be extended, canceled or withdrawn at any time.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 1-800-824-3610 or Visit NewHCU.org for details on loans and membership.

Loan Discount Details

Community News

Horizons Helping Hands is Proud to Support the Penelope House during October, Domestic Violence Awareness Month



Although Penelope House's Mobile Chocolate Festival is officially postponed until next year, New Horizons proudly supports the Penelope House so they can continue to do the great work they do in offering safe shelter & free resources to victims of domestic violence.

New Horizons is partnering with Penelope House during Domestic Violence Awareness Month to showcase their theme "Peace on Earth Begins at Home," through decorative birdhouses on display at all branches and our Facebook page. Each branch has decorated a birdhouse and members are able to vote for their favorite on [Facebook](#). Plus, stop by any branch to donate to the Penelope House during the month of October!

New Horizons Credit Union Donates to United Cerebral Palsy of Mobile, Inc.



New Horizons Credit Union was able to donate nearly 1,800 pounds of used keyboards, monitors, printers, and miscellaneous electronics for recycling in support of the United Cerebral Palsy of Mobile, Inc through their eRecycle Electronic Recycling Program!

Credit Unions Care Challenge Continues

As COVID-19 continues to affect the world, we see more businesses, particularly restaurants, shutting their doors through no fault of their own. Those small businesses need their patrons more than ever.

Local credit unions are responding to a "challenge" set forth by the Southeastern Credit Union Foundation known as the #CreditUnionsCareChallenge. Through the Credit Unions Care Challenge Program, New Horizons Credit Union provided \$25 to each NHCU employee in order to take part in this challenge and make an impact in our *local* community.

Here are a few of our Team Members supporting a local business with their \$25:



Team members enjoyed lunch at
Valentino's Italian Cuisine - a local restaurant

Accounts & Services to Know About

Establish Credit, Consolidate, or



Shop with an NHCU Visa Credit Card!

This Visa® Credit Card program is 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. Apply before the holidays!

Credit Cards

PLUS, New Horizons Credit Union members who use our Visa Credit Card are eligible for a CU Rewards Sweepstakes to win \$1,000 to offset their monthly credit card purchases. All you have to do is use our NHCU Visa Credit Card a minimum of 4x per week thru Dec. 13 to be entered. Click below for full rules.



[CU Gives Back Sweepstakes Website](#)



Investment Services

Every member is unique and has their own definition of financial independence and their comfort zone for investments. Your Credit Union offers Certificate Accounts, Individual Retirement Accounts, and Money Market Accounts that are fully insured by the National Credit Union Administration. These accounts offer a safe way to invest in the long-term.

New Horizons Credit Union understands that we also have members who want to earn a higher yield on their money and are willing to take on some risk. For these members, New Horizons Credit Union has partnered with Southern Capital Services, Inc. that brings both experience and integrity. They can customize an approach to help you plan and grow your assets. With the recent updates to the CARES Act, Southern Capital Services may also be able to help those who have questions on how to best utilize their IRA distributions.

Visit our website to learn more about the available finance planning services.

[Financial Planning Info](#)

Important Notices & Reminders:

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; NHCUC, P.O. Box 2966, Mobile, AL 36652. Packets must be received by **Monday, November 16, 2020.**

Jackson Branch Drive-Thru Temporarily Closing: October 6th from 10 a.m. to 1 p.m.

Due to storm damage caused by Hurricane Sally, New Horizons Credit Union's Jackson Branch drive-thru lane will be temporarily closed on Tuesday, October 6th from 10 a.m. until about 1 p.m. for needed repairs.

Lobby services by appointment only will remain available.

Find an ATM or
Branch

Holiday Closing - October 12th

Monday, October 12th all branches will be closed in observance of Columbus Day. All NHCUC ATMs and Mobile Banking will still be available for use.

Hurricane Season Resources

Hurricane season is not over yet -click here for a copy of our Emergency Preparedness Guide to help provide resources during a weather emergency -- with credit union resources, as well as, emergency resources throughout lower Alabama.

Plus, New Horizons CU supports the efforts of the National Credit Union Foundation's CUAid program. If you would like to help fellow members who are victims of the recent natural disasters, click here.

Limited NHCUC 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.

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, and our restrooms will not be available.

We have limited staff caused by daycare closings, 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 1-800-824-3610 or by clicking here. Your patience is greatly appreciated.

Please look for updates on our website at NewHCU.org or follow us on Facebook.

2021 Scholarship Applications are Now OPEN!

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.

[Visit our website](#)



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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