



NEW HORIZONS CREDIT UNION

Solutions for the Real World

NOVEMBER 2025 E-NEWSLETTER

Midtown Branch- NOW OPEN



Our Midtown Branch has officially opened
its doors to serve our members!

**100 N. Florida Street
Mobile, AL 36607**

(In the Publix Shopping Complex)

**Lobby Hours: Monday-Friday: 9 a.m.- 5 p.m.
24/7 Drive-Up Deposit Capable ATM**

GRAND OPENING EVENT



On *Wednesday, November 19th*, from 9 a.m.- 11 a.m. join us in celebration of our Midtown Branch Grand Opening and participate in the festivities!

*Gift Card Drawing Details

Accounts & Services to Know About



Christmas Club
Account Details

Christmas Club Accounts to Pay in November

If you have a Christmas Club Account, during the first week in November, you will receive a deposit into your primary account for the balance held in your Christmas Club account so you can get your holiday shopping underway! Then, don't forget to start it up again after the holidays! A deposit of any amount will reactivate your Christmas Club Account.

Important: Member AD&D Insurance Notice UPDATE YOUR BENEFICIARY INFORMATION

Our former Accidental Death & Dismemberment Insurance (AD&D) provider, Franklin Madison-Affinion, has officially changed to TruStage Insurance.

If you are enrolled in the AD&D coverage, you have up to \$2,000 of free AD&D insurance as a benefit of your New Horizons CU membership.

Also, if you are already enrolled in this free member benefit and also elected to add more coverage, any deductions you previously selected will remain the same.

However, you will need to resubmit your beneficiary information. Beneficiary information will not automatically transfer over from our former AD&D provider to TruStage Insurance.

You must contact TruStage directly to add your AD&D beneficiary information.

If you are not enrolled in our AD&D insurance or need to add your beneficiary information, please, [click here](#) to get the information you need for this

member perk.

EARN MORE with an Ultimate Checking Account

NHCU offers checking account solutions to fit your needs and lifestyle. Enjoy Basic Checking OR choose from one of our Ultimate Checking Accounts* to earn ca\$h back or a higher dividend rate by performing tasks that you may already do.



* Ultimate Checking Account
Details

The Month of November honors Military Families.

At New Horizons Credit Union, we honor our Military and all first responders every day of the year by offering a Horizons Heroes program with perks such as: Free 24/7 Online & Mobile Banking, Free access to over 55,000 ATMs through AllPoint ATM Network, Free Notary Services, & More. Active first responders such as physicians, nurses, educators, and military personnel may qualify for this program.

[Click HERE](#) to learn more about our Horizons Heroes program.

National Veterans Saves Week November 4-7th

New Horizons Credit Union participates in the annual National Veterans Saves Week "Make the Pledge to Save" program. Anyone can make the pledge to save and learn more about the program at any time. Visit veteransaves.org for more information.



*Veterans Saves & Horizons Heroes
Details

Anytime Skip-A-Pay to Help with Holiday Expenses

Need a little extra cash this season?

Our Anytime Skip-A-Pay service gives members the flexibility to manage unexpected or seasonal expenses such as vacations, holiday spending, or emergencies.



You can use Skip-A-Pay twice per year, and up to five times over the life of your loan.* It's just one more way we help you stay in control of your finances, no matter what life throws your way.

*Anytime Skip-A-Pay
Details

Community News

International Credit Union & Member Appreciation Day

During our recent International Credit Union & Member Appreciation Day this past October, we celebrated our members by offering a \$100 VISA® gift card drawing, snacks, and giveaways! This event highlighted our appreciation for our members' continued loyalty.





Breast Cancer Awareness

Our employees showed their support to making Strides Against Breast Cancer by attending the Breast Cancer Walk on Saturday, October 25th. The Credit Union was able to donate over \$2,500 with our sponsorship, bake sales, and internal raffles to Making Strides Against Breast Cancer. Go Team New Horizons!



Pet Fest of the Gulf Coast

New Horizons CU was a sponsor and participant of the Pet Fest of the Gulf

Coast once again! The NHCU Team enjoyed meeting current and potential new members and spending time with furry friends. This event provided a unique platform to engage with the community as well as promote our products and services.



MAWSS Benefits Fair



NHCU attended the Mobile Area Water Sewer & Sanitation (MAWSS) employee event and was able to pass along financial education tips, product information, and other Credit Union news.

We enjoyed meeting the MAWSS Team and look forward to serving them in the future.

Loan News

Personal Loans for Holiday Spending

For holiday shopping, travel, and more, enjoy Holiday Personal Loan rate starting as low as **9.49% APR*** for up to 36 months.

[*Personal Loan Details](#)



Government Shutdown Assistance Loan

New Horizons is helping to serve our members who have been impacted by



the Federal Government Shutdown. We've developed an emergency loan product with special terms.* Click below to learn more.

[*Government Shutdown Loan Details](#)

Venture to *New Horizons* this Fall for your RV



Venture to *New Horizons* with an RV Loan! New and used RV Loans start as low as **5.75% APR*** for up to **66 months**.

[*RV Loan Details](#)

Important Notices & Reminders

Notice: Action Needed for Your Credit Card Link

We're making a scheduled system update that will affect how you access your Credit Card information. If you've saved or bookmarked the current link, [this link](#), please note that it will no longer work after the update.

To continue accessing your Credit Card account, log in through **Online Banking** instead. After the update, you may need to **re-register your card** and review or reapply your **card settings and alerts**.

We ask that you enroll in our Free Online Banking and get your Credit Card set up no later than **November 15, 2025**. To resolve any connectivity issue, simply delete the favorite/bookmark and go into your Online Banking Credit Card tab to resave the link as a new favorite or bookmark as soon as possible.

Holiday Closing

All branches will be closed in observance of **Veterans Day on Tuesday, November 11th** & **Thursday, November 27th, and Friday, November 28th** in observance of **Thanksgiving**.

NHCU ATMs, Online Banking, and Mobile App will still be available.

Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position on our Board of Directors or Supervisory Committee 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 Friday, November 14, 2025.

November Fraud Tips

Here are some things you can do today to increase your security and help protect yourself against fraud and identity theft.

1. Keep your contact information up to date, so we can contact you quickly in the event we see suspicious activity on your account.
Note: 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.
2. When shopping, only shop through trusted sources. Always supply the legitimacy before supplying any information.
3. Always change default password and use different passwords for every application.
4. Be sure to shred any papers that contain private information before putting them in the trash to avoid identity theft.
5. Don't give personal or account information to anyone that calls.
6. Be aware of your surroundings when accessing ATMs. Make sure it is well lit, and do not let others see your PIN.

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).



Love My
Credit Union®
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

Love



Get Rewards

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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Please do not reply to this email, it is not monitored. If you require assistance, please contact the Credit Union directly at 251-316-3240 or visit the nearest NHCU branch during normal business hours.

New Horizons Credit Union | PO Box 2966 | Mobile, AL 36652 US

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