



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JANUARY 2025 E-NEWSLETTER

Refer-a-Member 75th Anniversary Celebration!



NEW HORIZONS
CREDIT UNION

Solutions for the Real World®



2025 marks our 75th Anniversary!

Your Credit Union is kicking off our 75th Anniversary with a Refer-A-Member program whereby you and a friend may both receive **\$75***.

For more information, click below.

Minimum Membership Balance & Deposit Requirement Update

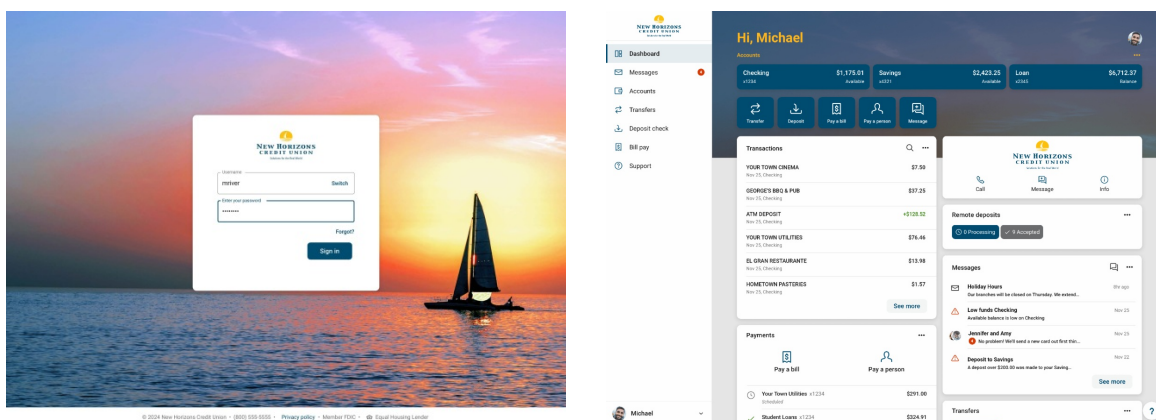
Effective **January 1, 2025**, the \$25 minimum membership deposit and balance requirement has been reduced to **\$5.00!**

Remember, this is not a fee, but rather a minimum balance requirement. All funds over the minimum required balance are available. This update will automatically apply to all members. There is nothing you need to do except be aware of the update. If you have any questions regarding this change, please contact the Credit Union directly at 251-316-3240.

New Online Banking!

Exciting news! On **January 28th**, our Online Banking portal will receive an update and take on a new look! The same functionalities will be available but overall navigation will be updated.

[Click Here](#) for details on what to expect.



Accounts & Services to Know About

Open a Christmas Club Account Today

Make saving for Christmas easier with our Christmas Club account. You can never start saving too early! Open a Christmas Club account and make deposits as often as you wish. Then, watch your deposits grow with this dividend-bearing account.* The first week in November, you will receive a deposit into your primary savings account for the balance held in your Christmas Club account so you can get your holiday shopping underway.



[*Christmas Club Account Details](#)

Certificate Accounts Can Earn You More Safely



[*Certificate Account Details](#)

If you are looking for a higher return on your money and want a safe and insured investment option, then a Certificate Account may be the *solution* for you.

*Now is the time to grab
a great rate!*

12-Month Certificate: 4.25% APY*

6-Month Certificate: 4.50% APY*

FREE Financial Success Webinar

New Horizons CU partners with GreenPath Financial Wellness to offer resources to help with debt management. This **FREE** webinar will provide guidance in investing in yourself and the future generation to build a stronger financial future.

Learn more by joining the webinar on **Wednesday, January 22 at 12:00 p.m. CST**. Register today.

[Register Now](#)

New Wave Savers Youth Account Holders: It's Report Card Time!



New Wave Savers Youth Account Parents: don't forget to submit your child's A/B report card at your nearest NHCU branch or via email to [Marketing](#).* This will enter your New Wave Saver Youth Account member into a drawing for an opportunity to win an NHCU backpack and \$50! ** Report cards for the most recent semester are due **January 15th.**

*By clicking, you will be directed to an external email platform, do not send any account or personal information as this method of communication is not secure.

****New Wave Good Grades**

EARN MORE with an Ultimate Dividend Checking Account



NHCU offers checking account *solutions* to fit your needs and lifestyle with a free Debit Card. Enjoy Basic Checking OR our **Ultimate Dividend Checking Account***.

You may earn

3.25% APY*

on balances up to \$10,000 by performing tasks that you may already do!

***Ultimate Dividend Checking Account Details**

Individual Retirement Accounts (IRAs) May Help Defer Taxes*

An Individual Retirement Account (IRA) offers members a higher yield option over our regular Savings Accounts with the goal of savings for your future

retirement. IRAs may also offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings depending on your tax situation.* These are options to explore as tax season begins.

New Horizons Credit Union offers several IRA investment options to choose from and each is federally insured up to \$250,000 per member (separate from your other New Horizons Credit Union accounts) by the NCUA. This makes IRAs a safe investment alternative for your peace of mind.

Make an appointment at any NHCUC branch to inquire more or to open an IRA.

*Additional account details may apply. Allowed contributions, income limitations, distribution, and deadlines may vary. Always contact your tax adviser for information and to see if you qualify for any IRA tax savings. Please view IRS Publication 590 for more information about income limitations at www.irs.gov (<http://www.irs.gov>) or see your tax adviser. For more information on our IRAs, visit one of our branches, speak to an NHCUC Representative at (251) 316-3240, or click the button below for details.

*IRA
Details

Community News

St. Jude's Research Hospital

Through November, members could donate money to St. Jude to receive a pin-up with their name on it to show their support. Thank you all for your fundraiser efforts! We raised a total of \$1,000 to donate to St. Jude to continue their research to end childhood cancer.



American Red Cross

New Horizons Credit Union members and employees came together to make a difference raising a total of \$500 to support the American Red Cross.

Did you know that the American Red Cross offers FREE smoke detector installations to help keep your home safe? Contact your local Red Cross for more information.



NHCU Helps MCPSS Kick-off the Hi-Q Tournament Season



January is the start of the 2025 Mobile County Public School System's Hi-Q Scholastic Tournament which will last through March. New Horizons Credit Union is proud to be the title sponsor of such a great competition and wish all the teams good luck this season!

Loan News

Debt Consolidation *Re-Solutions* for the New Year



Start the New Year off right!
Consolidate debt with a
Personal Loan with rates as low
as **10.99% APR*** for up to 36 months,
a **Home Equity Loan**, or our **Fixed-Rate
Visa® Credit Card** with **NO** annual fee &
NO balance transfer fee.

[Personal Loan Details](#)

[Home Equity Loan Details](#)

[Credit Card Details](#)

Consolidate to one card with **NO ANNUAL FEE:** NHCU Visa® Credit Card



Our Visa® Credit Card program is
designed to help members save with **fixed
rates, no balance transfer fees, no annual
fees, and an opportunity to earn reward
points.** This also makes our Card a great
way to consolidate your higher interest
credit card balances.

Plus, using an NHCU Visa® Credit Card is
safer than carrying cash and can be easily
replaced if lost or stolen.

[* Credit Card
Details](#)

Refi Your Ride... Whatever It May Be!

Enjoy up to **2% APR*** OFF your
current loan rate from another
financial institution.** This program
includes cars, trucks, boats, personal
watercrafts, RVs, motorcycles, golf
carts, ATVs, & Enclosed Trailers.



Make an appointment at an NHCU branch or apply online today.

****Refi Your Ride
Details**

Important Notices & Reminders

Holiday Closing

All branches will be closed Monday, January 20th in observance of Martin Luther King Jr. Day.

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

Annual Meeting Notice

All members are invited to attend New Horizons Credit Union's 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 24, 2025, 6 p.m.** at the **Mobile VOA Office in Mobile, AL**. Please save the date. More information will be provided in member year-end statements and will be available in January at NewHCU.org.

Tax Filing & IRA Reminder

If you earned over \$10 in dividends in 2024, a 1099 Tax Form will be mailed by 1/31/25. However, you can use your end-of-year account statement for tax filing purposes.

Members with Individual Retirement Accounts (IRAs), your IRA Balance as of 12/31/24 is its fair market value.

January Fraud Tips

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

1. **Verify all financial communications.** NHCU will never text, email, or call asking for account or personal information. During business hours, call (251) 316-3240 to verify the communication.
2. **ATM Safety.** Be aware of your surroundings and use machines in well-lit areas. Be sure to keep your PIN private. If you feel unsafe, leave.
3. **Keep account information safe.** Sign up for free electronic statements and never worry about stolen or misdirected financial information.
4. **Beware of fake delivery notifications.** If you receive an alert regarding an unexpected delivery or an issue with your address, don't click the link.
5. **Check for card-skimming devices that may be attached to a card reader.** Card skimming fraud is very prevalent. The device copies your card's information so it can be used or sold.
6. **Sign up for Informed Delivery.** It's free and USPS will email you images of everything that will be delivered.
7. **Keep an eye on your accounts for potential fraud.** Review your statements right away and monitor charges through Online Banking

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or 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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NMLS#410405

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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