



NEW HORIZONS CREDIT UNION

Solutions for the Real World

SEPTEMBER 2025 E-NEWSLETTER

Earn More with a Ultimate Checking Account



With an **Ultimate Dividend Checking Account**, you have the opportunity to earn a competitive dividend rate up to **3.25% APY*** or you may choose our **Ultimate Cash Back Checking** to earn up to **\$8/month cash back** by performing tasks that you may already do!

***Ultimate Checking Details**

Accounts & Services to Know About



New Wave Savers Youth Account Members:

2026 NHCU Scholarship Application is OPEN!

If your child has a New Wave Savers Youth Account and is graduating high school in May 2026, they should apply for our scholarship program! We award five \$1,000 scholarships to deserving students who are members of our Credit Union and who go above and beyond in their school and community. The deadline is **April 1, 2026**. Learn more today about the [New Wave Savers Youth Account](#).

The **New Wave Savers Youth Account** is available for members under the age of 19 and offers financial education with fun ways to save with *Sunny, the Savings Sea Turtle*. Make sure your child has a New Wave Savers Youth Account.



FREE Bill Pay (iPay) Service



As a part of our [online and e-solutions](#), New Horizons Credit Union offers Bill Pay (iPay), a free service available through our Online Banking and Mobile App. This convenient feature lets you manage and pay your bills in one place, with the ability to send person-to-person electronic payments and schedule payments to a wide range of electronic payees. This saves both time and money from having to deal with stamps and envelopes. Bill Pay (iPay) also includes a live chat feature for real-time support.

To get started, you must enroll first for our free [Online Banking](#) service. Then, simply log into Online Banking and select the Bill Pay Tab. It's that easy!

NHCU Partners with the BBB for a FREE Community Shred Day!

New Horizons Credit Union is partnering up with the Better Business Bureau to

offer another free shred day! Have your sensitive documents securely shredded from the convenience of your car.



When: Friday, October 10, 9:00 a.m. - 12:00 p.m. (or until the shred truck is full)

Where: Tractor Supply Company on Highway 98 (851 US-98, Daphne, AL 36526)

What: Paper documents only. Two boxes/50-pound limit. No plastic bags, binder clips, CDs, or anything non-paper.

FREE Webinar - A Guide to Buy Now, Pay Later (BNPL)



Join GreenPath Financial Wellness to explore the increasingly popular financial tool known as Buy Now, Pay Later (BNPL). This webinar will explain how this tool impact long-term financial health, how to use it responsibly, and common pitfalls to avoid when using BNPL.

Register for this FREE webinar and tune in on
Wednesday, September 10th at 1 p.m.

If you miss the webinar or can't make the scheduled time, GreenPath will record this webinar and send a link of the recording to all registrants after. Other resources are available for free at [GreenPath Financial Wellness](#).

Register Today

Community News

Children's Miracle Network: USA Health Children's & Women's Back-to-School Carnival Event

New Horizons Credit Union was a Sponsor of the Back-to-School Carnival event for the children staying at USA Health Children's & Women's Hospital. We provided craft supplies and activities for the children and their families to enjoy as they go through treatment.



Credit Unions nationwide are proud to support the Children's Miracle Network, which USA Health Children's & Women's Hospital is a part of!

[Click here](#) to learn more about our community involvement through our Horizons Helping Hands Program.

Mobile Chamber Business Expo



Our Marketing team had an excellent time at the Mobile Chamber of Commerce Business Expo. We loved getting to network with our community, promote our products and services, and most importantly, spread the word about financial literacy!

Jackson Area Back-To-School Teacher Breakfast



Our Jackson, AL branch team was on hand at the Back-to-School Teacher Breakfast hosted by the Jackson Area Chamber of Commerce and sponsored by New Horizons Credit Union. Congratulations to our winner of the gift basket drawing!

We believe in supporting education throughout our community, and we offer a [Horizons Heroes](#) program with perks for educators.

Ronald McDonald House Tab Top Collection

This is the last full month to bring NHCU your collected tab tops in support of one of our [Horizons Helping Hands](#) charities, The Ronald

McDonald House.

Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest NHCU branch by the end of September!



Loan News

Get *REAL* Savings with our Great Rates!

New and used Auto Loan rates start as low as **3.99%APR*** for up to 36 months with the option of ***No Payment for 90 days!*** Click below to learn more.



[*Auto Loan Details](#)

Refi Your Ride... Whatever It May Be!



Enjoy up to **2% APR* OFF** your current vehicle loan rate from another financial institution.** This refinance program is designed as a ***solution*** for you to save while enjoying your vehicle even more.

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](#)

Golf Cart Loans for Golfing, Cruising, & More

New and used Golf Cart Loan rates start as low as **6.49% APR*** for up to **36 months**.

Other rates and terms are available and may vary

depending on amount financed.



*Golf Cart Loan
Details

Important Notices & Reminders

Holiday Closing - Labor Day

In observance of Labor Day, all NHCU branches will be closed **Monday, September 1st**. Branch ATMs, Voice-24, and Online & Mobile Banking will remain available.



Midtown Branch Update

Construction for our **Midtown branch** is moving forward as planned. We're excited to see it taking shape as we plan to better serve our members in that area.

Stay tuned for more updates as we get closer to opening day.

Stay Prepared for Hurricane Season

Hurricane season is upon us. Your Credit Union will monitor conditions and post branch operation updates on our website and social media should severe weather be expected in our area. Click below to view our online Emergency Preparedness Guide with resources you can use to prepare in advance.



Emergency Preparedness
Guide

September Fraud Tips

New Horizons Credit Union has many ways to help you protect your accounts through Online Banking:

- **Monitor your account(s)** regularly for unusual transactions.
- **Ensure your contact information is up-to-date** so we can contact you directly in the event of suspicious activity.
- **Set up alerts** to stay informed about activity on your accounts. You can set up alerts for when your cards are used and set transaction alerts for specific dollar amounts, merchant categories, or geographic locations.
- **Use strong passwords.** Implement strong password management practices, including using unique passwords for different accounts.
- **Sign up to receive free e-Statements** and electronic documents to help reduce the risk of identity theft from lost or stolen paper documents.

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).



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](https://www.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

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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.

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