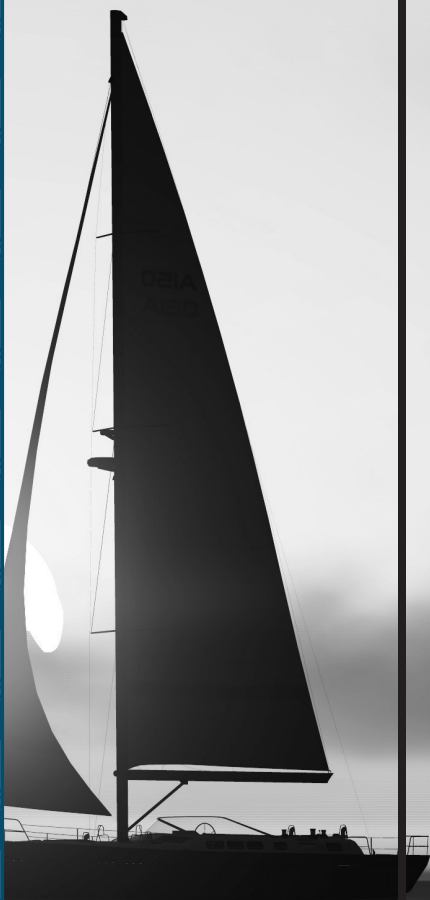




**NEW HORIZONS
CREDIT UNION**

Solutions for the Real World

2021 ANNUAL REPORT



ANNUAL MEETING AGENDA

CALL TO ORDER

Invocation/Pledge
Welcome/Introduction
Quorum Determination

MINUTES

Previous Annual Meeting Minutes

REPORTS

Chairman's Report
President's Report
Treasurer's Report
Supervisory Committee's Report

ELECTION

Nominating Committee's Report
Election of Officers

OLD BUSINESS

NEW BUSINESS

ADJOURNMENT

TABLE OF CONTENTS

Mission, Vision, Promise.....	1
In Loving Memory of William Wendal Lewis.....	2
Credit Union Officials.....	3
Minutes of 2021 Meeting.....	4- 5
Chairman's Report	6
President's Report.....	7
Treasurer's Report	8
Supervisory Committee's Report.....	9
Nominating Committee's Report.....	10 - 11
Statement of Financial Condition.....	12 - 13
Horizons Helping Hands	14 - 15
Summary of Services.....	16



OUR MISSION

To financially **educate**, **operate** securely, and **provide** excellent service to better our members' lives.

OUR VISION

Our **Vision** is to be the solution for our members' real world financial needs - today, tomorrow, & everyday.

OUR PROMISE

"Solutions for the Real World." More than just a tag line or a motto, it's our way of doing business and our promise to our members to find the financial solutions that will better their lives.



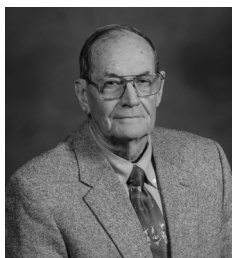
Too Well Loved To Ever Be Forgotten...

William W. “W.W.” Lewis brought a high level of expertise and a breadth of experience to New Horizons Credit Union which he willingly shared. He exhibited great passion, diligence, and dedication while serving on the Board of Directors for over twelve years, formerly serving on the Supervisory Committee for thirteen years, and serving as Chairman for ten years. He had been a loyal member of the Credit Union for over 54 years and never failed to express the importance of Credit Union membership – a testament to his advocacy.

W.W. retired from Kimberly-Clark Corporation (formerly Scott Paper Company), after 38 years, and remained very active in the community. He was an active member of his church where he served as Deacon, Sunday School Superintendent, and served on other committees. He was a Master Mason and member of Lodge #637 in Citronelle, AL. He also enthusiastically devoted over 30 years of his time to the Mobile County Public School System’s Hi-Q Scholastic Quiz Bowl Tournaments to make a significant contribution to the progress of our local education.

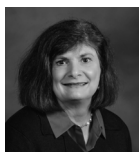
New Horizons Credit Union has lost a true professional who has served both our membership and our community. Everyone who met him benefited from his guidance.

The Board of Directors, Supervisory Committee, Management & Staff of New Horizons Credit Union wishes to extend sincere condolences to the Lewis family. W.W. was more than a colleague – he was our friend and will be truly missed.



In Loving Memory of
William Wendal Lewis

BOARD OF DIRECTORS



Linda J. Brown
Chairman



Ralph Altice
Vice Chairman



Deloris Bagsby
Secretary



Craig Jones
Treasurer



Larry Landrum
Director



Joe Mills
Director



William W. Lewis
Director

SUPERVISORY COMMITTEE



Ashley Zavros
Chairman



DeAnna Ferguson
Member



Scott Huval
Member

MANAGEMENT TEAM

Edith Franklin
*Chief Executive Officer/
President*

Tamela Bartlett
Vice President of Lending

Carolyn Brinkman
*Vice President of Servicing
& Support*

David Brodeur
Vice President of Operations

Nathan Brown
*Vice President of Information
Systems*

Patricia Veal
*Vice President of Marketing
& Business Development*

MINUTES OF 2021 MEETING



New Horizons Credit Union held its Annual Meeting on April 23, 2021, at 6 p.m. The meeting was originally to take place at the University of South Alabama Student Center. However, due to the pandemic - COVID-19, and state gathering restrictions which caused the campus of the University of South Alabama to close, the Annual Meeting was held at New Horizons Credit Union's Corporate Office located at 622 Azalea Road in Mobile, AL, and the meeting was conducted virtually via GoToMeeting which allowed for both call-in and log-in participants.

Mrs. Linda Brown, Board Chairman, called the meeting to order at 6:00 p.m. and gave the invocation and pledge of allegiance. Mrs. Brown continued by introducing the panel present which included Edith Franklin, NHCU President/CEO and Mr. Robert Johnston as Parliamentarian. Then, Mrs. Brown recognized and named all New Horizons Credit Union's elected Officials and the New Horizons Credit Union employees to the membership.

An ascertainment of the quorum was determined based on those members present and those online and made as is required by Credit Union bylaws. Chairman Brown welcomed everyone to the virtual Annual Meeting and reminded participants that a copy of the Annual Report was available online at the NewHCU.org website and a copy could be mailed if requested. A scan of the Annual Report pages was provided to GoToMeeting participants to follow along.

Chairman Brown asked for a motion to accept the Minutes of the previous Annual Meeting as printed in the Annual Report. A motion was made by Ms. Patty Veal to approve the minutes, and the motion was seconded by Ms. Laura Delgado. Since there were no corrections, additions, or discussion, the Minutes were approved, and the motion passed.

Mrs. Brown continued by referring to the Annual Report where the Chairman's Report, President's Report, Treasurer's Report, Supervisory Committee's Report, and Consolidated Statement of Financial Conditions were printed and gave a summary. She further commented on the community involvement of New Horizons Credit Union during the past year. Chairman Brown asked for a motion to accept the Reports as presented. A motion was made to approve the reports by Mr. David Brown, and the motion was seconded by Mr. Joe Mills. Mrs. Brown called for discussion, but since there was no discussion from the floor, the Reports were approved, and the motion passed.

Ms. Josie Adcock, Nominating Committee Chairman, then proceeded to give the Nominating Committee Report. Per the report provided, the Nominating Committee had not received further nominations from the membership. Consequently, the nominees were elected by acclamation since there was no opposition.

Continued on next page ->

MINUTES OF 2021 MEETING

The nominees for Board of Directors included Ralph Altice and William W. "W.W." Lewis, each for a 3-year term, and for the Supervisory Committee: Scott Huval for a 3-year term.

Chairman Brown continued with Old Business. Since there was no new business brought up during the previous Annual Meeting, there was no Old Business to discuss.

Chairman Brown moved on to New Business.

Chairman Brown asked for any New Business from the floor. There was no New Business introduced. Mrs. Brown mentioned some of the community outreach New Horizons has done and the earning of the America Saves Designation of Savings Excellence Award. She then asked for President/CEO Edith Franklin to say a few words. Mrs. Franklin reported on how the Credit Union was responding to the pandemic for the safety of both the members and our staff. She announced that all branches were now open with safety precautions after offering appointment-only lobby service due to the pandemic. Mrs. Franklin encouraged the use of the Credit Union's free electronic services to avoid wait and hold times and thanked everyone for their patience during these challenging times.

Since there was no other New Business to discuss, Mrs. Brown made a motion to adjourn the Annual Meeting. The motion to adjourn was made by Ms. Patty Veal, and the motion was seconded by Ms. Deloris Bagsby. Upon motion made, seconded, and carried, the meeting adjourned at 6:15 p.m.

Chairman Brown thanked all in attendance and online for their participation and wished them well.

Respectfully submitted,
Deloris Bagsby, Board Secretary

CHAIRMAN'S REPORT



There is no denying the challenges we have faced over the past year. That said, the pandemic did accelerate some positive changes. Many of the old ways of conducting business will not be the ways of the future, and for these reasons, your Credit Union has invested in more technology.

Online and Mobile services are becoming the new norm. Our Team Members are here to help educate you on how to use these services, as well as work with you to improve your financial stability during these challenging times.

Our business strategy centers on our unique position to address two distinct but interconnected goals – to build member trust as a viable and strong financial institution and to deliver an array of financial products by means of excellent member service.

For over 70 years, your Credit Union has been faithfully, tirelessly, and successfully serving our members through local and national economic uncertainties. This is how we have built trust. New Horizons Credit Union has also broadened our menu of products, especially in the electronic services arena; and this past year – establishing an online appointment scheduling service to reduce lobby wait times. This is how we excel in providing excellent member service.

Your Credit Union was honored with the America Saves Designation of Savings Excellence Award for efforts that encourage member savings. We earned this designation because of the programs we offer to our members such as GreenPath Financial Wellness, which provides free financial literacy and debt management resources.

We were also honored with the National Military Saves Designation of Savings Excellence Award. We hosted the Better Business Bureau's Military Appreciation Month's Fraud Awareness webinar and showcased our Horizons Heroes Account.

New Horizons Credit Union believes in giving back to the community we serve and have branded our community outreach efforts as Horizons Helping Hands. In 2021, we supported Feeding the Gulf Coast, Making Strides Against Breast Cancer, and The Penelope House, to name a few. We work hard to preserve the credit union industry motto of "People Helping People" for which we earned the Credit Union National Association's (CUNA) Dora Maxwell Award for exhibiting excellence in social responsibility.

As you review this 2021 Annual Report, you will see that your Credit Union was successful in executing our strategy. I am confident we are well positioned to meet the new challenges and opportunities that 2022 will present to us.

On behalf of my fellow board members, I want to thank the entire New Horizons Team who powered through these challenging times to make a difference in our members' lives; and I want to thank our membership for your continued loyalty. It has been my pleasure to serve as your Board Chairman.

Respectfully submitted,
Linda Brown, Board Chairman

PRESIDENT'S REPORT



I am proud to report that New Horizons Credit Union has maintained a "people first" position during the pandemic. The safety of our members and team remains a priority. We continue to apply a wide range of precautionary measures to keep everyone safe and minimize disruption to our operations.

However, despite all our efforts, we have made some unpleasant decisions with the operation of some of our branches. These decisions were not made lightly and were for the good of the Credit Union as a whole - our members and our team.

This is our real world now. We are embracing it for all it is. Its challenges have become our opportunities. We have learned that our technology is the key to overcoming adversity. Every day, we educate members on our many free electronic services such as our Mobile App with convenient 24/7 mobile deposit, our free Bill Pay, our 24/7 Allpoint ATM Network partnership which gives members free access to over 55,000 ATMs nationwide, and of course, our free e-Statements.

During 2021, New Horizons Credit Union enhanced our Online Appointment Scheduling service so members can make appointments at the branch of their choice. We enhanced our Mobile App to include the Appointment link and a convenient Loan Application. We also updated security features to help protect your information.

In 2022, we are launching SMS Texting capability to more efficiently communicate and send important information. We are also adding more features behind our Online Banking so you can better access account information.

We will continue to serve the underserved by partnering with the Bank on South Alabama program which is dedicated to improving the financial stability of the unbanked in our community through financial education and resources. We also partner with United Way to offer free office space for their Volunteer Income Tax Assistance personnel to offer qualified individuals free tax filing guidance.

Despite the pandemic, our Horizons Helping Hands community outreach program continued to support our local community. Each year, our staff votes on the non-profit organizations they wish to see our Horizons Helping Hands program support. These organizations are above and beyond other non-profits the Credit Union continually supports, such as the Mobile County Public School System's Hi-Q Scholastic Tournament, American Red Cross, and many other non-profits listed on our website.

We realize our members can go anywhere for their financial services, but they choose New Horizons Credit Union. For this, I am very thankful. I would be remiss if I did not recognize our Board of Directors, Supervisory Committee, and the entire New Horizons Credit Union Team. Without you, we could not serve our members. Thank you all.

Respectfully submitted,
Edith Franklin, President/CEO

TREASURER'S REPORT



The challenges of 2021 were not much different from the previous year in the scale we had hoped. However, there were marginal improvements despite conditions stemming from the economy, politics, and the pandemic – all remaining in delicate balance of each other.

Interest rates remained low which helped us lend to members who desired affordable payments to achieve their dreams – whether that was a car, boat, or home. Our Mortgage products remain very competitive and offer a great opportunity for those wishing to refinance with New Horizons Credit Union to save money. It is expected that mortgage rates will rise during 2022, so now's the time to try to refinance.

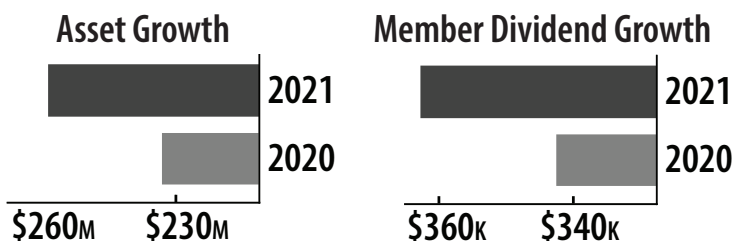
Normal business operations took on a whole new meaning when the pandemic caused staff reductions. We thank our members for your patience and encourage our members to enroll in our free 24/7 electronic services. Your Credit Union invests in technology to offer 24/7 Online & Mobile Banking, e-Statements, Bill Pay, Voice-24, Visa Debit Card, and other electronic services all designed to provide members continuous access to their account information so that you do not have to visit a branch. But, if you must visit a branch, appointments can now be made online through our website at NewHCU.org so you can avoid extended wait times.

As your treasurer, my role is to help ensure funds and resources of the Credit Union are efficiently allocated to serve the membership. This is evident in the following pages of this Annual Report's Financial Statements.

Each year, your Board creates budgets and plans accordingly to meet the needs of the members and the Credit Union. Each month, financial statements and operational reports are reviewed to ensure the Board and Management are on task with those budgets and plans. As a financial cooperative, growth is vital so that your Credit Union can add to our menu of services and enhance our technology for the benefit of our membership.

It gives me great pleasure to report your Credit Union persevered and maintained true to our mission during 2021, and we are continuing to do so in 2022. It takes a talented team, and I would like to thank my fellow Directors, the Supervisory Committee, the Management Team, and Staff. I would also like to thank all our members for allowing me to serve you and whose loyalty has helped the Credit Union continue to flourish.

Respectfully submitted,
Craig Jones, Board Treasurer



SUPERVISORY COMMITTEE'S REPORT



The role of the Supervisory Committee is to independently evaluate the soundness of New Horizons Credit Union's operations and activities and appraise internal controls. We are volunteers elected by the membership and collectively function as the Credit Union's audit committee.

Our duties include hiring an independent, external auditor to perform a comprehensive annual audit whose findings are reported in this Annual Report. The Committee also acts as a liaison between the membership and the Board of Directors to promptly address member concerns and verify member accounts. Such endeavors ensure the Credit Union is safeguarding and protecting members' assets.

During 2021, the Supervisory Committee met regularly for Credit Union internal audits and discussed all matters brought to the Committee's attention. We participated in all board meetings and were involved in the Credit Union's annual planning session. We did so to fulfill our regulatory responsibilities as is expected by our membership.

On behalf of the Supervisory Committee, I am happy to report the operation of the Credit Union is in accordance with the policies and procedures established by the Board of Directors. We further confirm that internal controls are effectively maintained, and accounting records are promptly prepared and accurately reflect the results of operation.

The Supervisory Committee engaged the firm of Warren Averett, Certified Public Accounts for the 2021 Audit. They were tasked to conduct an independent audit of New Horizons Credit Union to verify the financial statements, verify the accuracy of member account statements, and verify compliance to the regulatory requirements of the Alabama Credit Union Administration (ACUA), the National Credit Union Administration (NCUA), and Board policy.

Based on Warren Averett's report, the Supervisory Committee's conclusion is that New Horizons Credit Union is financially strong, well-managed, and has sound policies and programs in place.

Further, it is our opinion that the enclosed financial statements fairly and accurately reflect the financial condition of New Horizons Credit Union on December 31, 2021, and that the Credit Union operates in accordance with current federal regulations.

We extend our gratitude to the Board, Management, and staff for an ongoing commitment to improving internal controls and strengthening the Credit Union. We, also, thank our members for allowing us to serve you.

Respectfully submitted,
Ashley Zavros, Supervisory Committee Chairman

NOMINATING COMMITTEE'S REPORT

The Nominating Committee is appointed by the Board Chairman with the sole purpose to independently review all nominations for vacant positions on the New Horizons Credit Union Board of Directors and Supervisory Committee and nominate a slate of qualified members in good standing who are willing to serve. This Slate of Nominees is then presented to the membership at the Annual Meeting.

The September 2021 member statements contained the Nominating Committee's Call for Nominations with a deadline of November 15, 2021. A notice was included in the December statements which contained instructions for submitting a nominee by petition. The deadline for submitting a nominee by petition was March 1, 2022.

Due to the recent death of Board member, William W. Lewis, the Board of Directors has voted in Scott Huval to temporarily fill the vacancy until this Annual Meeting, at which time, if there is no opposition, Mr. Huval will be elected to fill Mr. Lewis' unexpired term by acclamation.

The Credit Union received no official petitions for the election. Since there are no further nominees for consideration, the slate of officers will be elected by acclamation at the Credit Union's Annual Meeting on April 28, 2022.

A brief bio and statement of qualifications of each nominee are included in this report.

NOMINATING COMMITTEE SLATE OF OFFICERS NOMINATIONS

Board of Directors Nominees:

Deloris T. Bagsby (Incumbent) – 3-year term:

Deloris Bagsby has served on the Board of Directors since 2005 and currently serves as Secretary. She formerly served on the Supervisory Committee and has been a Credit Union member for over 43 years. She is also a former credit union employee. Ms. Bagsby is retired as Program Coordinator from the Alternative Sentencing Department at the Mobile Correctional Center. She presently serves on the Mobile Judicial Commission appointed by Governor Kay Ivey. Ms. Bagsby stays active in the community through the Mobile County HIV Planning and Outreach Committee, Mobile Weed & Seed Community, Mobile Alumnae Chapter of Delta Sigma Theta Sorority, and other organizations.

NOMINATING COMMITTEE'S REPORT

Scott Huval – 2-year term:

Scott Huval has served as a member of the New Horizons Credit Union Supervisory Committee for over 10 years. Prior to that, Scott held an Associate Director position for the New Horizons Credit Union Board of Directors. Scott Huval is currently employed as a Senior Accounting Manager at Volunteers of America, Southeast. Scott graduated in 1990 from Louisiana State University with a Bachelor's Degree in Accounting. Scott Huval also holds two accounting certifications: Certified Public Accountant, and Certified Management Accountant. Scott also stays active in the local community.

W. J. "Joe" Mills (Incumbent) – 3-year term:

W.J. "Joe" Mills has served on the Board of Directors for over nine years. Previously, Mr. Mills served on the Credit Union's Supervisory Committee for over eight years. Mr. Mills has also served on the Credit Committee for nine years. Mr. Mills has been retired since 2001 from Kimberly-Clark Corporation, formerly Scott Paper Company, where he was employed in the E&I Department. Mr. Mills has been a proud New Horizons Credit Union member for over 56 years. Mr. Mills stays active in the community with his commitment to the annual Mobile County Public School System's High School Hi-Q Scholastic Bowl & Tournament where he has participated as equipment manager and scorekeeper for over 30 years.

Supervisory Committee Nominee:

Ashley Zavros (Incumbent) – 3-year term:

Ashley Zavros has served as member of the Supervisory Committee for five years. She has served as an Associate Director for over four years learning and understanding the mission of the Credit Union. Ms. Zavros is currently employed by the University of South Alabama as their Athletics Account Executive for Jaguar Sports Properties where she ensures the corporate sales components and maintains relationships with community partners to support the Jag fund which serves over four hundred student-athletes. Previously, Ms. Zavros was a Senior Account manager for Clear Channel Media. She also is a supporter of St. Jude Children's Research Hospital, United Way, and is also active in many community organizations.

Respectfully Submitted:
Annie Josie Adcock – Chairman
Joyce Morrisette
Tabitha Moore

NEW HORIZONS CREDIT UNION

Consolidated Statement of Financial Condition

December 31, 2021

ASSETS	2021	2020
Loans to Members	\$124,885,012	\$126,857,762
Less: Allowance for Loan Loss	(\$340,263)	(\$830,609)
NET LOANS	\$124,544,749	\$126,027,153
Cash and Cash Equivalents	\$28,532,354	\$34,144,720
Investments	95,983,675	62,910,193
Accounts Receivable	320,411	457,791
Fixed Assets	4,613,609	4,900,031
Other Assets	4,778,892	4,505,898
Accrued Income	419,422	427,584
TOTAL ASSETS	\$259,193,113	\$233,373,369

LIABILITIES AND EQUITY	2021	2020
Shares	\$135,438,085	\$119,892,164
Share Certificates	\$9,124,156	\$9,180,560
Ira Accounts	\$10,576,917	\$10,208,779
Share Drafts	\$63,709,886	\$58,406,512
Money Market	\$19,783,914	\$14,034,962
Other (Christmas, Vacation)	\$1,505,877	\$1,816,315
Accounts Payable/Other	(\$629,266)	\$2,534,512
Regular Reserves	\$19,410,751	\$17,895,990
Undivided Earnings	2,511,643	2,511,643
Accum Unrealized Gains/Losses AFS Securities	(751,035)	(314,318)
Accum Other Comprehensive Income/Pension Income	(1,487,815)	(2,793,748)
TOTAL LIABILITIES AND EQUITY	\$259,193,113	\$233,373,369

NEW HORIZONS CREDIT UNION

Consolidated Statement of Income & Expenses

December 31, 2021

INCOME	2021	2020
Interest on Loans	\$5,173,133	\$5,380,311
Income from Investments	\$753,182	\$808,575
Other Income	\$4,190,252	\$4,204,072
TOTAL INCOME	\$10,116,567	\$10,392,958
EXPENSES	2021	2020
Wages and Benefits	\$4,352,914	\$3,743,152
Office Occupancy/Operations	\$1,635,480	\$2,401,593
Professional Outside Services Expense	\$2,236,645	\$1,522,527
Provision for Loan Loss	(\$494,534)	(\$57,876)
Educational and Promotional Expense	\$335,769	\$305,710
Annual Meeting Expense	\$1,210	\$2,500
ACUA Dues	\$31,021	\$26,985
All Other Expenses	\$140,281	\$102,777
TOTAL EXPENSES	\$8,238,786	\$8,047,370
NON-OPERATING INCOME (LOSS)	\$0	\$4,414
EARNINGS BEFORE DIVIDENDS	\$1,877,782	\$2,350,003
MEMBER DIVIDENDS	\$363,022	\$343,105
NET INCOME (LOSS)	\$1,514,760	\$2,006,898

HORIZONS HELPING HANDS COMMUNITY SUPPORT

The Horizons Helping Hands program is an internal team effort whereby our team members vote annually on the charities they would like to focus attention. Fundraising is primarily done via designated Jeans Days and via member participation.

In 2021, the Horizons Helping Hands program stepped up in our local community to fundraise and sponsor several worthwhile nonprofit organizations. The Horizons Helping Hands program was able to assist Feeding the Gulf Coast, Making Strides Against Breast Cancer, and St. Jude Children's Research Hospital.

New Horizons Credit Union also gives back to the community in other ways by partnering with many school activities and local events. These efforts embrace the credit union industry philosophy of "People Helping People" with sponsorships, donations, and volunteerism such as, but not limited to, the following:

Hi-Q High School Academic Competition

Since 1986, New Horizons Credit Union has been a proud sponsor of Hi-Q, the oldest continuing academic quiz bowl competition in the U.S. organized by the Mobile County Public School System. Hi-Q encourages academic achievement, initiative, and good sportsmanship. Mr. Bob Grip, from FOX 10, presides as the Quiz Master, asking questions from 13 subjects to 15 area high schools competing for a cash prize for their school. The competition starts in January and goes through March.

Scholarships

For over 25 years, New Horizons Credit Union has awarded \$1,000 scholarships to local high school seniors seeking to continue higher education through the Credit Union's Annual Scholarship Program. Each year, five, \$1,000 scholarships are presented to deserving high school seniors. The deadline to apply is typically April of each year. All high school senior members are encouraged to apply by visiting our website at NewHCU.org each December for the current New Horizons Credit Union Scholarship Application & Information located on our New Wave Savers Account web page.

United Way's Volunteer Income Tax Assistance (VITA) Program

New Horizons Credit Union partners with the local United Way to offer free office space at the NHCU West Mobile branch for United Way's VITA program for the past several years. The VITA program offers free tax services to qualifying consumers that apply through the Mobile, Alabama United Way office.

Continued on next page ->

HORIZONS HELPING HANDS

COMMUNITY SUPPORT

CUAid.coop & American Red Cross – Disaster Relief Efforts

When disaster strikes, New Horizons Credit Union offers both members and non-members ways to help. Through our website, New Horizons offers a direct link to CUAid.coop to receive relief funds to assist fellow credit union people affected by natural disasters. Plus, New Horizons Credit Union branches offer a safe place to make monetary contributions to the American Red Cross when disasters strike our local area.

Awards & Recognitions

CUNA's Dora Maxwell Award

New Horizons Credit Union earned the Credit Union National Association's (CUNA) Dora Maxwell Award for exhibiting excellence in social responsibility. This prestige honor in the Credit Union Industry was bestowed to New Horizons Credit Union largely due to our efforts through our Horizons Helping Hands program and the local Mobile County Public School System's Hi-Q Scholastic Tournaments.



America Saves Designation of Savings Excellence Award

Your Credit Union was honored for its efforts during National America Saves Week to encourage member saving with the America Saves Designation of Savings Excellence Award. New Horizons Credit Union offers GreenPath Financial Wellness resources, Youth Club Accounts with financial education web links, free financial literacy seminars, and a Credit Re-builder Loan Program – all designed to encourage budgeting and saving. To learn more about these programs, visit our website at NewHCU.org.



Military Saves Designation of Savings Excellence Award

New Horizons Credit Union earned the National Military Saves Designation of Savings Excellence Award for the development of the Horizons Heroes Account and efforts that encourage savings with our military personnel and their families. To learn more about the Horizons Heroes Account and its perks for first responders, active-duty military, healthcare workers, and educators, visit NewHCU.org.



State National Insurance Award

As a benefit of membership, your Credit Union offers members needing insurance at the time of their vehicle loan an insurance option through our partnership with State National Insurance. Because the state of Alabama requires insurance, this service has helped many members finalize their much-needed loan. We were recognized for providing this service for over 30 years.

SUMMARY OF SERVICES

- Allpoint ATM Network
- Cashier's Checks
- Christmas Club Accounts
- Consumer Loans
- Credit Cards
- Credit Life & Disability on Loans
- No-Cost Direct Deposit
- No-Cost E-Statements
- No-Cost Ultimate Checking Accounts
- GAP & Extended Warranty Program
- Home Equity & Mortgage Loans
- Horizons Heroes Club
- Individual Retirement Accounts (IRAs)
- Love My Credit Union Rewards
- Money Market Accounts
- New Wave Youth Club Accounts
- No-Cost Debit Cards
- No-Cost Bill Pay Services
- No-Cost Mobile Banking App
- Reloadable Visa® Debit Cards
- Remote Deposit Capture
- Safe Deposit Boxes
- Share Certificate Accounts
- Voice24 Telephone Account Access
- And more - **visit NewHCU.org**

[illegible]

MEMBER SERVICE CENTER

251-316-3240

M-F: 8:15am-5pm

DAPHNE BRANCH

7146 Stone Drive

Daphne, AL 36526

Lobby: M-F 9 am-5 pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM (Deposit & Withdrawal)

24/7 Night Drop Box

JACKSON BRANCH

1225 Forest Avenue

Jackson, AL 36545

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM & Night Drop Box

SARALAND BRANCH

103 Saraland Boulevard South

Saraland, AL 36571

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM (Deposit & Withdrawal)

24/7 Night Drop Box

SEMMES BRANCH

3385 Schillinger Road North, Suite 19

Semmes, AL 36575

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM & Night Drop Box

WEST MOBILE BRANCH

6320 Airport Boulevard

Mobile, AL 36608

Lobby: M-F 9am-5pm

Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm

24/7 ATM (Deposit & Withdrawal)

24/7 Night Drop Box

COMING SOON

THEODORE BRANCH

5000 Rangeline Crossing Drive

Mobile, AL 36619



NewHCU.org | 251.316.3240

Voice24: 251.316.3268 | 1.800.447.6706

