



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JULY 2021 E-NEWSLETTER

Relax & Take a Vacation with our Personal Loan Special



This summer, take a much-needed vacation with our Personal Loan special with rates as low as **5.99% APR*** for up to **12 months** for a limited time.

[*Loan Details](#)

Accounts & Services to Know About

New Wave Savers' Good Grades Program

New Horizons Credit Union offers young members, between the ages of birth-19, a youth account called New Wave Savers. This youth account offers a first step towards teaching financial responsibility.



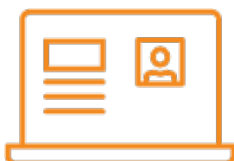
As a part of the New Wave Savers Account, we offer a Good Grades program to

reward K-12 students for their good grades and hard work. We will draw a lucky student's name to win a **New Horizons Backpack and \$50**. The deadline is July 15th - so mail or drop off your report cards now.

Visit the link below for drawing details and to learn how to enter.

New Wave Saver Details

Online Loan Application .25% APR *Rate Discount



When you apply for a loan online, you may qualify for a **.25% APR* loan rate discount on select consumer loans.*** Take advantage before it's too late!

©NHCU 2021. NMLS #410405. *APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer for members who apply for a consumer loan using NHCU's online [Loan Application](#) at NewHCU.org. This limited-time offer is scheduled to end on September 30, 2021. All loans are subject to credit approval. Rates are based on an evaluation of the applicant's credit and may vary. Offer cannot go below NHCU loan floor rate for any loan product or be applied to existing NHCU loans. This offer may be extended, canceled, or withdrawn at any time. Existing NHCU 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 251-316-3240 or visit [NewHCU.org](#) for details on loans and membership.

*Loan Discount Details

Free GreenPath Financial Wellness Webinar

Join GreenPath for the "Real Stories Live: Family Lessons About Money" webinar for a discussion about tips, challenges, and resources when it comes to raising financially healthy kids. Learn from first-hand experiences on how you can inspire your family to become more financially literate.



Register today and tune in Wednesday, July 28, 2021, at 12:00 pm.

Register Today

Loan News

Planning an Adventure? Apply for one of our **Visa® Credit Cards**.



Our Visa® Credit Cards offer a fixed rate, no annual fee, and no balance transfer fees. Plus, you can earn Reward Points to be redeemed for merchandise and travel!

Credit Card Details

Reel in a Great Rate

Check out our affordable boat loans with rates as low as 2.89% APR* for up to 66 months. Plus, take advantage of our no payment for 90-day option

*Boat Loans



Community News

Feeding the Gulf Coast Food Drive

Our Horizons Helping Hands outreach program is hosting a food drive to support our local food bank, [Feeding the Gulf Coast](#). Stop by your nearest NHCU branch to drop off food donations before July 30th.



Below is a list of suggested items to donate.

Please do not donate glass jar items.

- Peanut Butter & Jelly
- Canned Goods
- Pasta & Rice
- Spam & Cooking Oil
- Cereal & Dry Goods
- Pasta Sauce & Canned Tomatoes
- Sanitary Napkins
- Diapers
- Toilet Paper/Paper Towels
- Personal Hygiene Products
- Detergent/Dish Soap
- Hand Sanitizer/Wipes

Any contribution is appreciated!

Congratulations to our 2021 Scholarship Recipients!

Each year, New Horizons awards five, \$1,000 scholarships to graduating high

school senior members through our [New Wave Saver](#) program. These students encompass the credit union industry philosophy of "People Helping People" through volunteerism in the community and school involvement. New Horizons congratulates them all and wishes them success on their next journey!

Visit the link below to learn more about our scholarship recipients!



Scholarship Recipients

Important Notices & Reminders

Branches Closed Monday, July 5, 2021

In observance of Independence Day, all NHCU branches will be closed Monday, July 5th. ATMs, Online & Mobile Banking, and Voice-24 remain available.

Change in Dormant Accounts Effective August 9, 2021

If your Share or Share Draft Account has no transactions, other than the posting of dividends or fees, for a period of one year or more, your account may classify as a Dormant Account and may be subject to a \$10 monthly fee per dormant share or share draft account.

Effective 8/9/2021, only minor accounts (under 19 years of age in AL), and accounts with an active loan, mortgage, credit card, or share and share draft accounts with a balance of \$1,000.00 or above are not subject to Dormant Account fees.

Transactions may be performed using our Online & Mobile Banking, ATMs, branches, or by contacting our Member Services Center. If you have any questions concerning this notice, please contact our Member Services Center at (251) 316-3240 or visit any branch.

Alabama Back-to-School Tax Free Weekend

Alabama's 16th annual sales tax holiday for school-related items begins at 12:01 a.m. **Friday, July 16, 2021**, and ends at midnight **Sunday, July 18, 2021**, giving shoppers the opportunity to purchase certain school supplies, computers, books, and clothing free of the state's percent sales or use tax.

Continuous Fraud Prevention System

New Horizons has a system that monitors members' accounts for possible fraud. 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.

It's a good idea to sign up for our Free [Online & Mobile Banking](#) service so you can check your accounts frequently for any suspicious activity. If you suspect any fraud, please notify our Member Services Center immediately, or call the number located on the back of your card.

COVID Update: All Branch Lobbies Fully Open with Safety Measures

All branches are open with full lobby and drive-thru service. Appointments and use of our free [electronic services](#) are still encouraged to avoid wait times due to staff limitations. Safety measures remain in place. You may make an appointment with your desired branch by clicking the button below.

[Branch and ATM Locations](#)

[Appointments & How We're
Responding to COVID-19](#)

You could save on your car and home insurance

Designed for credit union members

You want car and home insurance you can depend on at rates you can afford. Members who switch can save \$842.* Make a simple phone call today to see which discounts you qualify for.

Toll-free: 1-888-380-9287 Or go to TruStageAutoHome.com

TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC P.O. Box 61, Waverly, IA 50677-0061 and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverage and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. *Savings validated by 2019 countrywide survey of participating new customers who switched to Liberty Mutual. Savings may vary. Comparison does not apply in MA. Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116 USA. ©2020 Liberty Mutual Insurance Company. AUT-2948457.1



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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