



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## DECEMBER 2025 E-NEWSLETTER

### HAPPY HOLIDAYS

*Put a Little Jingle Back in Your Pocket!*



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

[\\*Learn More](#)

## Accounts & Services to Know About

### Open Your Child a Youth Savings Account for Christmas!

In the season of gift-giving, why not invest in a savings account for your child? With a variety of perks and resources, our

[New Wave Savers Youth Account](#) makes a lasting gift!



**NEW WAVE**  
Savers Account

Plus, if your child is a graduating high school senior and a member, he or she can apply for our annual [College Scholarship Program](#). The deadline is April 1, 2026.

### Want to Protect Your Identity this Holiday Season?



**GreenPath**  
financial wellness

This **FREE** webinar will bring you up to speed on identity theft, inform you of common scams and pitfalls to avoid, and offer methods to protect yourself against identity theft.

Learn more by joining the webinar on **Wednesday, December 3rd at 1:00pm**. Click below to register today.

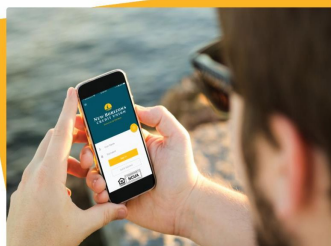
Register Today

### Free NHCU Mobile App to Make Account Access Easy

Traveling or shopping this holiday season? Stay connected and access your finances from the palm of your hand with our **FREE** New Horizons Credit Union Mobile App.

Once you are enrolled in our Free Online Banking, download our **FREE** Mobile App to easily access account information, deposit checks remotely, transfer funds through Bill Pay or find a branch/ATM with your mobile device.

To get started, visit the Apple App Store or Google Play Store and search for the [New Horizons Credit Union](#) App.



## 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](#)

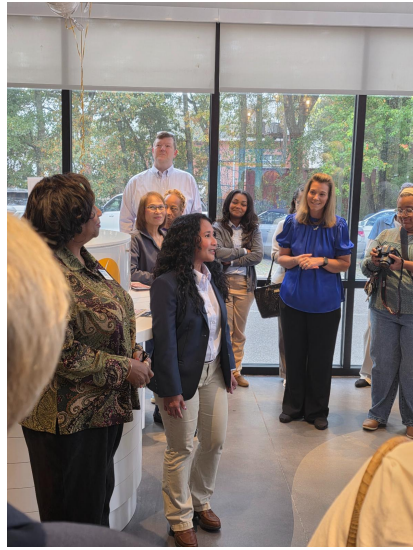
## Community News

### Midtown Branch Grand Opening Celebration

Thank you to everyone who stopped by to celebrate our Midtown branch grand opening! We had so much fun and are very thankful for our team, members, the Mobile Area Chamber of Commerce, and the community for making this event possible. If you haven't been by, it's located at 100 N. Florida Street, Suite E5, Mobile, AL 36607 in the Publix Shopping Complex. Our Midtown Team is ready to serve you!







## Ronald McDonald House Tab Top Collection

Your Credit Union was able to raise \$250 through our [Horizons Helping Hands program](#) for the Ronald McDonald House Charities of Mobile and dropped off thousands of tab tops our members and staff collected throughout the year. Our Semmes branch came out on top with the most tab tops for the Ronald McDonald House of Mobile from all our branches! Thank you to everyone who brought tab tops, your contributions will greatly help the families at RMH.



## Loan News

### Venture to *New Horizons* this Fall for your RV

Start your road trip adventure with a new RV and an affordable RV Loan!

New and used **RV Loans** start as low as **5.75% APR\*** for up to **66 months**.



## Important Notices & Reminders

### Holiday Closing

All branches will close early at 1 p.m. on **Wednesday, December 24th** and will be closed all day **Thursday, December 25th**, in observance of Christmas Day. We will be closed on **Thursday, January 1st** in observance of New Year's Day. NHCU ATMs, Online Banking, and Mobile App will still be available.

### Annual Meeting Notice

The NHCU Annual Meeting of the Membership is scheduled for **Wednesday, April 29, 2026, 6 p.m.** at the Mobile VOA Office in Mobile, AL. Please save the date.

More information will be available soon in your upcoming year-end statement and on the website.

### Tax Filing & IRA Reminder

Remember, you can use your end-of-year account statement for tax filing purposes. Members with IRAs, your IRA Balance as of 12/31/25 is its fair market value.

### December Fraud Tips

Stay safe this holiday season with these cyber safety tips! Keep your information secure, and don't click on suspicious links.

1. **Monitor Bank Account & Credit Card Activity:** Turn on alerts to notify you of activities such as large purchases or international

transactions.

2. **Be Careful Downloading Apps:** Only download apps from your device's certified app store.
3. **Beware of Fake Delivery Notifications:** If you receive a notification for an unexpected delivery, do not click the link.
4. **Don't Click on Advertisements:** Only shop from trusted retailer websites. If it seems too good to be true, it probably is.
5. **ATM Safety:** Be aware of your surroundings and use machines in well-lit areas. Be sure to keep your PIN private.

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 [NewHCU.org](https://www.NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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