



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JANUARY 2020 E-NEWSLETTER



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Solutions for the Real World

Refer your friends and family to New Horizons Credit Union! When they take out an **auto loan** of \$20,000 or more, or a **home equity loan** of \$25,000 or more, you **BOTH MAY EARN \$70!***

[Learn More!](#)

Loan News

Consolidate and Celebrate!



Consolidate debt with **Personal Loans** with rates as low as **6.49% APR*** for up to 24 months and now, **Home Equity Loans** with rates as low as **4.00% APR*** for up to 60 months.

[Click here to learn more!](#)

Auto Loans with NO PAYMENT FOR 90 DAYS!

Auto rates so low, you'll want to zoom in to New Horizons! We want you to love your car and the payment.

Auto Loans with rates as low as **1.99% APR*** for up to 48 months with no payment for 90 days. Please visit an [AutoCash Dealer](#) for an extra incentive for financing with NHCU!

[Check it out!](#)



Need *REAL* Help Establishing Credit?

Establish credit and consolidate debt with a New Horizons Visa Credit Card! Our cards offer affordable, fixed rates, no annual fee, and reward points to help you along the way.

[Visit our website](#)



Community News

Horizons Helping Hands



New Horizons Credit Union believes in giving back to the community and embracing the credit union industry philosophy of "People Helping People." For this reason, we have named our community efforts - Horizons Helping Hands. New Horizons continues to assist with sponsorship and donations and we also realize the importance of putting some skin in the game through volunteerism!

In 2020, Horizons Helping Hands is committed to helping St. Jude Children's Research Hospital, Penelope House, and our local animal shelters. These Corporate Charities were voted on by our employees. Fundraising for Horizons Helping Hands for these charities is primarily done through designated Jeans Days and member participation.

To request support for your organization, fill out our sponsor and donation request form below!

[Request Form](#)

2020 Mobile Chocolate Festival

In support of one of our Horizons Helping Hands 2020 charities - Penelope House, New Horizons Credit Union will be a sponsor at the 12th Annual Mobile Chocolate Festival.

Saturday, March 21, 2020
10:00 a.m. to 3:00 p.m.
The Grounds

1035 Cody Road North, Mobile, AL 36608



NHCU is a proud sponsor of the MCPSS Hi-Q Program



Hi-Q is an academic competition for Mobile County Public School System students. Each year, students across the county compete in this academic competition to win money for their school. Hi-Q officially starts this month!

Feeding the Gulf Coast®



New Horizons Credit Union presented a check for \$500.00 and hundreds of pounds of canned goods to Feeding the Gulf Coast to help provide individuals throughout the area with food this holiday season, from employee and member fundraising efforts held during 2019.

Important Notices & Reminders:

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 Friday, April 24, 2020, at 7 p.m. at the University of South Alabama – Student Center – Mobile, AL.

Click the link below to learn more about the Annual Meeting and the individuals up for election.

[Learn More](#)

Martin Luther King Jr. Day Closing

We will be closed Monday, January 20th in observance of Martin Luther King Jr. Day. ATMs and Online Banking will remain available during this time.

Be sure to [sign up for remote deposit capture](#), which offers the convenience of depositing checks from wherever you are.

New Wave Youth Savers, It's Report Card Time!



The end of the year also brings us to the close of another semester of school for New Wave Savers. Please don't forget to submit your child's A/B report card to the nearest branch or via email to marketing@newhcu.org. This will enter the New Wave Saver into a drawing for an NHCU goody bag and gift card!

[Learn More](#)

Our 2020 Scholarship Application is now open!

Our 2020 Scholarship Application for graduating seniors is now open! We offer five \$1,000 scholarships to deserving students that are members of our Credit Union, as well as go above and beyond in their school or community.

For more information on our Scholarship Program or to apply, please click the link below!

[Learn More](#)

This is Your Year to Get Out of Debt!

If credit card payments or payday loans make up a big portion of your expenses, paying off debt might be one of the first ways you can save money. High-interest credit card debt is expensive to keep around. That's probably why more than 30% of New Year's resolutions are related to getting out of debt and saving money.

New Horizons Credit Union partners with GreenPath Financial Wellness to offer confidential, free financial counseling and education to support our members in paying off debt. Their professional, caring coaches will explain your options, including paying off your debt on your own or using a Debt Management Plan. They'll support you to develop a personal action plan that works for you. Call GreenPath today at 1-877-337-3399 or visit NewHCU.org to find more about how they can help start your new year off right, with less worry and debt. Click the link below to visit our Helpful Links page and be directed to GreenPath's website.

[Click To Learn More About GreenPath](#)

Individual Retirement Accounts (IRAs) May Help Defer Some Taxes*

At different stages in your life, you face different financial needs. Whether you want to start saving for your future, avoid taxes on a pension plan payout or other income, or protect a lifetime of savings, a New Horizons Credit Union IRA may be the right solution.

Besides flexibility, IRAs may offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings. 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 National Credit Union Administration.

*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 NHCU Representative at (251) 316-3240, or [Click here to learn more.](#)

Important Tax Notice

If you have earned less than \$10 in interest on your New Horizons Credit Union accounts in 2019, you will not receive a 1099 Form from New Horizons Credit Union.

Electronic Notices Coming Soon!

Members enrolled in free e-Statements will soon receive all NHCU notices electronically.

This will ensure members receive notices such as Non-Sufficient Funds, Certificate Maturity, and other important notices quicker and safer. More information coming soon.

Get Special Savings on TurboTax and Enter for a Chance to Win!



Treat Yourself to Your Maximum Refund and a Chance to Win \$25K

Treat yourself to a stress-free tax season! New Horizons Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.

- Right for your unique tax situation. Simple filer? Homeowner? Investor? Freelancer or side-gigger? TurboTax has a solution for you.
- File with confidence. TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. With TurboTax, you'll get your biggest possible refund.
- Help if you need it. It's easy to get support along the way — from answers online anytime, to unlimited advice and a final review of your return from a TurboTax Live CPA.
- \$25,000 Sweepstakes. Try TurboTax Online for free by February 13th to be automatically entered to win the \$25K Grand Prize, or one of twelve \$1,000 prizes.¹

Start TurboTax today for free and be entered to win!

Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.



About #NewHCU

New Horizons, formerly known as Scott Southern Division Employees Credit Union and later Scott Credit Union, was established in 1950. We are a member-owned, not-for-profit organization, governed by a member-elected Board of Directors. We lend to our neighbors with all lending decisions made locally. Your hard earned deposits are re-invested right here – on the Gulf Coast.

[Learn More About NHCU](#)



*New Horizons Credit Union is federally insured by the NCUA. All loans are subject to credit approval. Contact New Horizons Credit Union for details on all of our loans, products, and services. New Horizons is an Equal Housing Lender. APR= Annual Percentage Rate

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NMLS# 410405