



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## JUNE 2022 E-NEWSLETTER

### Limited-Time Personal Loan Special & **Vacay Your Way Giveaway!\*\***



Now through July 29, 2022, Personal Loans rates are as low as 4.99% APR\* for up to 36 months. Plus, if you are approved for a Personal Loan of \$5,000 or more during that time, you will be automatically entered for a chance to win a \$700 Hilton® Hotels & Resorts Gift Card - valid at any Hilton® property in the United States.

Use the gift card to enjoy a relaxing weekend getaway!

**\*\*Vacay Your Way Details**

## Loan News

**EXTENDED:** *Refi Your Ride... Whatever It May Be!*

Due to popular demand, our Refi Your Ride

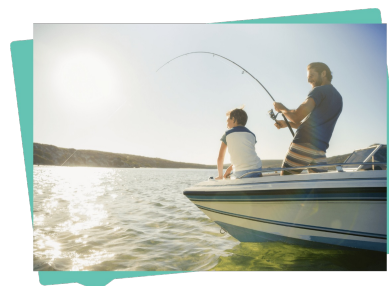


Promotion has been extended through August 31, 2022. Enjoy up to 2% APR\* refinance loan rate discount and lower your loan rate from another financial institution.\*\* Refi Your Ride, whatever it may be: cars, trucks, watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers. Make an appointment at an NHCU branch or apply online today.

**\*\*Refi Your Ride**

## Reel in a Great Rate & Boat in Style!

Take advantage of our affordable Boat Loan rate so you can enjoy summer fun! Rates start as low as 2.89% APR\* for up to 66 months with the option of *no payment for 90 days!\*\**



**Boat Loans**

## Accounts & Services to Know About

### **\*NEW\*** Principal Payment Option Available for Select Loan Products

Members with a New Horizons CU loan are now able to make a Principal Only Payment. Members must still make a full loan payment each month, but members can now make an extra payment to go towards PRINCIPAL only. This will not advance a due date or change the amount of each monthly payment – however, it will allow you to pay off the loan quicker by reducing the amount borrowed.



*Note: This does not apply to Home Equity Line of Credits and Credit Cards.*

## New Wave Savers Good Grades Program

New Horizons Credit Union offers young members,

between the ages of birth-18, a youth account called New Wave Savers. This youth account offers a first step towards teaching financial responsibility and offers other opportunities.



New Wave Savers Account holders can participate in the Good Grades program which rewards students for their hard work and good grades (A/B). Through the program, we draw a lucky student's name to **win a New Horizons back pack and \$50 to be deposited into their New Wave Savings Account**. Our next drawing is **July 15th**, so turn in those progress reports and report cards at any NHCU branch!

\*New Horizons Credit Union adheres to the Children's Online Privacy Protection Rule or "COPPA" that prohibits collecting any personal information online from a child under age 13. For members 12 years old and younger, please have a parent or guardian complete and submit your report card to [marketing@newhcu.org](mailto:marketing@newhcu.org) OR stop by any NHCU branch drive-thru to drop off your report card in person. Visit the link below for details.

#### How To Submit Report Cards

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## Visa® Credit Card Information Behind Online Banking

NHCU Visa® credit cardholders are now able to retrieve their credit card information, make payments, check rewards, and view all usual credit card information with the convenience of Online Banking rather than having to toggle between links. Cardholders will be asked to register their credit card behind Online Banking. Members not enrolled in our free Online Banking may enroll directly through our home page by clicking on "Enroll for Online Banking."



*Note: Some mobile devices may not be compatible to retrieve Credit Card information behind Online Banking. The payment/reward button on the Visa® Credit Card page is still available if needed for Mobile device access.*

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## CUReward Update Coming Soon

Members using our Credit Card to make purchases may qualify to earn CUReward points. These CUReward points can be used to purchase merchandise and for travel. Effective June 30, 2022, points exchanged for travel purposes will receive a Travel Gift Card to offer better direct control of travel plans and eliminate the hold time from a Travel Agency. More information will be available when you access your Credit Card information



## Community News

### Ronald McDonald House Supply Collection



Through July 31st, NHCU branches will collect essential items for the Ronald McDonald House, one of our Horizons Helping Hands charities. Donations can be dropped off at your nearest branch during regular business hours. Below is the list of items that we are collecting:

- **Toiletries:** shampoo & conditioner, body wash, lotion, deodorant, razors, shaving cream, personal hygiene products.
- **Cleaning supplies:** all-purpose cleaner, furniture polish, bleach, disinfectant spray, disinfectant wipes, laundry pods, drier sheets
- **Single serving snacks:** applesauce, fruit cups, granola bars, chips, microwavable mac and cheese, microwave soup/meals, crackers, cakes

Plus, be sure to collect tabs from soda cans, cat/dog food, and canned goods, and drop them off at your nearest branch! We will be collecting tab tops through the end of October.

### New Horizons CU Partners with Better Business Bureau For a Secure Your ID Shred Day

Thank you to everyone who came out to support the Better Business Bureau Serving Central and South Alabama Shred Day event on Friday, May 20th! We had a great turnout with nearly 400 cars. New Horizons is happy to help the community keep their information safe. We hope to sponsor another Shred Day event soon! Look for announcements on our social media and website.



### National Credit Union Youth Month Drawing Winner!



Congratulations to Ms. Nelson and her New Wave Saver! She is the winner of our National Credit Union Youth Month \$100 Visa Gift Card drawing. Members were automatically entered when they opened a New Wave Savers account or deposited \$25 or more into a New Wave Savers Account.

*We thank everyone who participated – encouraging savings is a valuable life skill!*

## Important Notices & Reminders

### Holiday Closing - June 20th

In observance of Juneteenth, all NHCU branches will be closed Monday, June 20th. ATMs and Online Banking will remain available during this time.

### Get Prepared for Hurricane Season - *Starting June 1st*

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. We also offer an online Emergency Preparedness Guide with resources you can use to prepare in advance.



Emergency Preparedness  
Guide

### Text Message Notifications

When we have important branch news, credit union alerts, and special promos to share with you, we will have the ability to text you! To opt in, text "NEWHCU" to 1-866-259-7811 or scan the code to make it even easier.\*



\*Message and data rates may apply; please contact your wireless provider if you have questions about your text plan or data plan. Visit our website for Texting Terms of Service or click below to learn more.



## Theodore Branch – Coming Soon!

Our Theodore location is moving to **5000 Rangeline Crossing Dr, Suite C**. Updates on an opening date will be posted on our website and on our social media.

During the move, we encourage you to download our **FREE** mobile app that allows remote check deposits and take advantage of the [AllPoint ATM](#) network. Plus, our West Mobile, Saraland, and Daphne Branch ATMs offer both deposit & withdrawal capabilities.



[Find an ATM](#)

## May Fraud Prevention Tip: Avoid Misleading Discounts Online

Recently, there have been a number of reports made about misleading online discounts that are designed to steal unsuspecting victims' credit card information.

### How the Scam Works

You see an ad for a product on social media or in an online search. A company is offering new customers a significant discount on a product. In some cases, the product seems to be endorsed by a celebrity. For example, recent Scam Tracker reports mention TV show Shark Tank, actor Kevin Costner, actress Mayim Bialik, and journalist Katie Couric.

Sounds great, right? Unfortunately, if you order the discounted products, the scammers now have your credit card number. Victims report being charged for extra or ongoing monthly subscriptions that they never agreed to. Other victims report being charged random amounts for products they never received.

Once scammers have your credit card information, canceling is not easy. Consumers report that scammers used numerous excuses to avoid issuing refunds. They claimed everything from trouble with the computer system to it being outside the cancellation window. Many victims report that the charges continued even after they canceled their subscription.

### How to spot these scams

- Research the company online. See what other people are saying about the company's free trials. Complaints from other customers can tip you off to "catches" that might come with the trial. Check the business's BBB Rating and see if there are any alerts.
- Be skeptical of celebrity endorsements. Resist being swayed by the use of a well-known name. Scammers often fake celebrity endorsements.
- Report losses to credit card companies. If you pay with a credit card, you can dispute fraudulent charges. Keep an eye on your monthly statements and notify your credit card company of any suspicious charges.

This article was provided by the Better Business Bureau. To learn more about this scam and others like it, visit the [BBB Scam Tracker](#).

Note: NHCU has a system that monitors accounts for 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. *If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](#).*

## save your way

Credit Union Member Exclusive.

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with code CUSG10.

shop now



total  
wireless™

CO-OP  
CREDIT UNION

Love My  
Credit Union®  
rewards

Cannot be combined with other promotions or coupons. Offer valid 9/1/21-4/30/22.

## 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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