



NEW HORIZONS CREDIT UNION

Solutions for the Real World

FEBRUARY 2019 E-NEWSLETTER

Fall in Love with Saving this February!



In honor of America Saves and Military Saves week February 25th - March 2nd, New Horizons wants to encourage our members to take the pledge and develop a savings plan! A savings plan can assist with disasters, retirement, a new home, or your child's future education. Take the pledge today!

[Pledge Now!](#)

[Loan News](#)

Consolidate & Celebrate!

Consolidate and celebrate with Personal Loan rates as low as 4.99% APR* for up to 24 months. But hurry!

Special ends February 28th, 2019!

[Visit Our Website!](#)



Auto Loans with NO PAYMENT FOR 90 DAYS!

We want you to love your car and the payments.

We are running an auto loan special 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!](#)

Take Advantage of this awesome new rate for Home Equity Line of Credit Loans!

Need a line of credit for those home improvements or to have funds available for "just in case?" For rates at 2.99% APR* for 90 days, plus no application fee and most closing costs paid by Credit Union, apply for your Home Equity Line of Credit today!

[Click here to apply today!](#)



Start the Party Early!

Even with this cool weather, we are already dreaming about summer. Start the party early this year and apply for a Boat Loan so you will be ready whenever adventure calls.

Rates starting as low as 2.89% APR* for up to 66 months!

[Apply Now!](#)



Community News

Horizons Helping Hands



During February all of our New Horizons' locations will be collecting donations for [Penelope House](#). You can drop off your donation at any New Horizons location during business hours.

What is Penelope House looking for?

Walmart / Target Gift Cards

Women's Deodorant

Towels

Diapers

Onesies

Underwear

Socks

Batteries

Black Pens

Tennis Shoes

Cleaning Supplies

Large Pots and Pans

Art Supplies

Pillows

and more!

[View Entire Wish List](#)

2019 Mobile Chocolate Festival

New Horizons Credit Union will be a sponsor at the 11th Annual Mobile Chocolate Festival which benefits the Penelope House. Please make plans to attend this fun and worthwhile event.

Saturday, March 30, 2019

10:00am to 4:00pm

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 (MCPSS) students. Each year, students across the county compete in this academic competition to win money for their school. February will be the last month for Hi-Q matches before the Finals start in March. Keep a look out on Facebook to see who is competing next!

Important Notices & Reminders:

Presidents' Day Closing

We will be closed Monday, February 18th in observance of Presidents' 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.

Our 2019 Scholarship Application Deadline is April 1st!

Our 2019 Scholarship Application for graduating seniors is open, but the deadline is quickly approaching. 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](#)

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 advisor 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 advisor. For more information on our IRAs, visit one of our branches, call a Personal Financial Representative at (251) 316-3240, or [Click here to learn more.](#)

Get Special Savings on TurboTax and Cash Rewards from Sprint!



Try TurboTax for FREE and provide a valid email address to be automatically entered for a chance to win \$25,000.¹ And New Horizons Credit Union members can save up to \$15 on TurboTax federal products.

One \$25,000 Grand Prize, Twelve \$1,000 First Prizes. No purchase necessary. Promotion ends February 14, 2019. See official rules.

TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Get a head start. Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.

Real CPAs review your return. With TurboTax Live, you can even talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

More Savings from Love My Credit Union Rewards

DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The BENefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards** for each new line you activate with Sprint ®! Visit LoveMyCreditUnion.org/Sprint for all the details and special offers.

¹ 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 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, 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:

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LoveMyCreditUnion.org/Sprint.



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

@2019 New Horizons Credit Union

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