



NEW HORIZONS CREDIT UNION

Solutions for the Real World

AUGUST 2026 E-NEWSLETTER

New Visa Credit Cards Now Available!



NHCU introduces a new lineup of credit cards designed to fit your lifestyle and financial goals! Whether you're looking to build credit with a secured card, earn rewards, enjoy a lower interest rate, or take advantage of premium Signature benefits, we have an option for you. Click below for more information and apply [online](#) today.

***Visa Credit Card Details**

Accounts & Services to Know About

Trust & Will Member Program & FREE Webinar for *National Make-a-Will Month*

trust&will

August is National Make-a-Will Month

and planning for the future is one of the most meaningful ways to care for people you value most. As a part of the Love

my Credit Union rewards, NHCU members have access to

20% off Trust & Will's estate planning services.

This program connects you with legal experts who will walk you through the process of establishing legally binding documents. For more information, visit the Love My CU Rewards link under the Benefits tab on our website.



Love My Credit Union®
rewards

Also, learn the essentials of estate planning, why it matters, and how you can protect yourself and loved ones by joining the **Estate Planning 101 Member Webinar** on **August 12th at 6pm CT.**

Click below to register today!

***Register Today!**

Earn More with Ultimate Checking

New Horizons Credit Union offers several checking account solutions to fit your needs and lifestyle. We offer a basic free checking, and also Ultimate Checking Accounts with perks. With our **Ultimate Dividend Checking Account**, you have the opportunity to earn a competitive dividend



rate of up to **3.25% APY***. With our **Ultimate Cashback Checking**, you may earn up to **\$8/month cashback***. Click below for details.

[*Ultimate Checking Details](#)

FREE GreenPath Webinar: Planning for Open Enrollment

Join GreenPath's Financial Wellness' **FREE** webinar to learn how to plan for open enrollment. Designed for anyone looking to better understand employee benefits enrollment, this webinar will provide tips for budgeting and saving on enrollment costs, choosing the best plan for you, aligning your open enrollment decisions with your overall budget and financial goals, and preparing your budget before enrollment begins.

Learn more by joining the webinar on
Wednesday, August 12
at 1:00 p.m.

Register today through the button below.

If you miss the webinar or can't make the scheduled time, there are more debt management and financial resources available at our [GreenPath Financial Wellness](#) link.

[Register Today](#)

Loan News

Personal Loans for Back-to-School & More



For all of your back-to-school, vacation, or other personal needs, we have a **solution** for you! Our affordable Personal Loan rate starts as low as **9.49% APR*** for up to **36 months**. Click below to learn more.

Refi Your Ride... Whatever That May Be!

Enjoy up to **2% APR* OFF** your current loan rate from another financial institution.** This program includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & enclosed trailers.



****Refi Details**

Make an **appointment** at an NHCU branch or apply [online](#) today.

Community News

Penelope House Drive

As a part of our [Horizons Helping Hands Program](#), New Horizons CU branches collected urgently needed items for the Penelope House. Penelope House offers a safe haven along with free resources for victims of domestic violence. Thanks to the donations from our members and team, we were thrilled to present hundreds of items to the Penelope House along with a check of \$250 collected from Jeans Day fund raising efforts for them to buy more supplies for the domestic violence victims staying at the shelter.

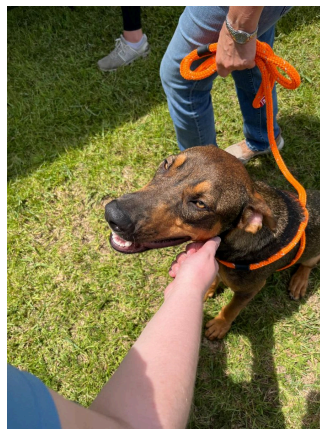
Thank you to everyone who participated!





Pet Adoption Day at NHCU's Cottage Hill Branch

New Horizons Credit Union partnered with the **City of Mobile Animal Shelter** and **NBC 15 Mobile** for a special Pet Adoption Day at our **Cottage Hill Branch**. The local community and NHCU members had the chance to meet lovable, adoptable dogs looking for their forever homes, learn more about local pet adoption, and show their support for animals in need. We are proud to help bring our community together for a day focused on finding loving homes for these deserving pets.



#ILoveMyCreditUnionDay- July 31st

On July 31st, we celebrated I Love MY Credit Union Day in our branches with snacks and fun activities.

Thank you to all our members who came out to celebrate I Love My Credit Union Day with us.



Have Some Tab Tops You Want to Donate?

Each NHCUC branch is collecting tab tops in support of the Ronald McDonald House which offers a free place for families to stay so they can remain close to their hospitalized children. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc., and drop them off at your nearest branch!



Important Notices & Reminders

Holiday Closing

In observance of **Labor Day**, all NHCU branches will be closed **Monday, September 7th**. Branch ATMs, Voice-24 Telephone Account Access service, and Online & Mobile Banking will remain available during this time. If you don't have our debit card, inquire today so you may have access to over 55,000 surcharge free [Allpoint® ATMs](#) nationwide as you travel.

August Fraud Tip

1. **Verify all financial communications.** NHCU will never text, email, or call asking for account or personal information. During business hours, call (251) 316-3240 to verify the communication.
2. **Be Cautious with AI Content.** Scammers use AI to create realistic-sounding emails, text messages, or even fake voice calls. Always double-check sender info and look for odd phrasing in AI emails.
3. **Spot AI Red Flags.** Watch for unnatural wording, grammar errors, or missing details in messages, as AI-generated emails may lack personal touch.
4. **Don't Trust Suspicious Links.** Hover over links to see the real URL before clicking. If it looks strange, type the address directly into your browser.

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](#).



Love My
Credit Union®
rewards

MORE DEALS
MORE REWARDS
MORE TO

Love



Get Rewards

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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Please do not reply to this email, it is not monitored. If you require assistance, please contact the Credit Union directly at 251-316-3240 or visit the nearest NHCU branch during normal business hours.

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