



NEW HORIZONS CREDIT UNION

Solutions for the Real World

MARCH 2026 E-NEWSLETTER

Card Conversion- Important Information to Know



Both our Debit and Credit Cards are being reissued this month to current NHCU cardholders. It is important that you follow the instructions included with your new card.

Do NOT activate the new card until March 23, 2026.

There is other important updates and payment options available on our website's Visa Debit Card and Visa Credit Card pages. Please click below to review this information to avoid any inconvenience.

[Debit Card Details](#)

[Credit Card Details](#)

Accounts & Services to Know About

2026 Scholarship Application Deadline is April 1



If your child has a New Wave Savers Youth Account and is graduating high school in May, they should apply for our scholarship program! We award **five \$1,000** scholarships to deserving students who are members of our Credit Union and who go above and beyond in their school or community. The deadline is **April 1, 2026**. Learn more today about the [New Wave Savers Youth Account](#)

GreenPath Webinar: Strategies for Successful Saving



Join GreenPath's Financial Wellness' FREE webinar to learn how to build a savings plan you can be successful with! They'll discuss emergency savings, saving for goals, and the concept of sinking funds so you can prepare for periodic expenses in advance.

Learn more by joining the webinar on **Wednesday, March 4 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](#)

Individual Retirement Accounts May Help Defer Taxes

An Individual Retirement Account (IRA) offers members a higher yield option over our regular Savings Accounts with the goal of savings for your future retirement. IRAs may also offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings



depending on your tax situation. * These are options to explore as tax season begins.

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 NCUA. This makes IRAs a safe investment alternative for your peace of mind. Make an appointment at any NHCU branch to inquire more or to open an IRA.

*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 the button below for details.

[*IRA Details](#)

Loan News

Refi Your Ride... Whatever It 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.

Make an appointment at an NHCU branch or apply online today.

[**Refi Your Ride Details](#)

Have *Real* Boating Fun with our Affordable Boat Loan

Take advantage of our affordable Boat Loan rates that start as low as **5.49% APR*** for up to **66 months**. Financing your next adventure has never been easier with our convenient [online application](#). Get started today.



[*Boat Loan Details](#)

Home Equity Solutions for your *Real* Dreams

Your home's equity could offer the fix you need for repairs, add-ons, that dream vacation, and much more!

Use the equity in your home to secure a lump sum, fixed-rate Home Equity Loan.



[Home Equity Loan Details](#)

Community News

Coming Soon:
April is National Credit Union Youth Month!



If your child does not have a [New Wave Savers Youth Account](#), now's the time to open one up!

Prepare your child to save big and learn the importance of saving during National Credit Union Youth Month in April with our exciting Sunny the Savings Sea Turtle's saving tips!

Visit any of our branches throughout April and grab a beach goodie while making a deposit into your child's New Wave Savers Account while supplies last. Your child could be entered into our Youth Month contest for an opportunity to win BIG!

Visit our website and social media in April for more details on this event.

Mobile Boat Show



New Horizons Credit Union was represented at the 2026 Mobile Boat Show! We enjoyed speaking to members and potential members about our affordable boat loan rates and the variety of products and services that we offer.

Mobile Chocolate Festival



We are proud sponsors of the Mobile Chocolate Festival benefiting the Penelope House which offers free resources and safe haven to victims of domestic violence. Come out to enjoy some chocolate and stop by our booth to speak to team members!

What: Chocolate vendors, cupcake decorating, food trucks, & more!

When: Saturday, March 7th, 10am-3pm

Where: The Grounds- 1035 Cody Rd, Mobile, AL 36608

Ronald McDonald House Tab Top Collection

As part of our [Horizons Helping Hands](#) community outreach program, each NHCU branch is collecting tab tops through October in support of one of the Ronald McDonald House. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest branch!



NHCU Partners with United Way of Mobile & the Volunteer Income Tax Assistance Program

Each year, New Horizons Credit Union proudly partners with the United Way of Southwest Alabama's Volunteer Income Tax Assistance (VITA) program to offer valuable support to qualifying individuals in our community. Through this collaboration, VITA aims to provide free, reliable tax preparation services to those who need it most.

If you're interested in utilizing the VITA services, the first step is to reach out directly to the United Way of Mobile at 251-219-0606. They will confirm your eligibility for the program and help you schedule an appointment for assistance. Appointments are required. It's important to note that both members and non-members are welcome to participate as long as they meet the United Way qualifications.

We're thrilled to be part of this initiative, ensuring that more people have access to the tools and resources they need during tax season. Don't miss out, contact the United Way today to see if you qualify and take the next step toward receiving the assistance you deserve.

Love My Credit Union Member Discounts



Love My Credit Union®
rewards

New Horizons Credit Union also partners with the Love My Credit Union discount program which offers all members a discount for Intuit Turbo Tax or H&R Block. For more information about all the Love My Credit Union member discounts, [click here](#).

Important Notices & Reminders

IMPORTANT NOTICE: Temporary Credit Card Payment Changes

Due to the upcoming Credit Card processor conversion, the Credit Card payment link behind Online Banking is temporarily unavailable as we complete the transition on March 23, 2026. After which, you will find your Credit Card balance information behind Online Banking again to easily transfer payments from your NHCU account to your NHCU Credit Card.

If you elected to receive Credit Card e-statements, Paper credit card statements will be mailed to you. After the conversion date, you may re-enroll in free Credit Card e-statements behind Online Banking.

In the meantime, you may also choose from one of the alternative payment options listed below to make your credit card payment before March 23, 2026.

- Transfer from NHCU account by contacting our Call Center at 251-316-3240 during normal business hours.
- Use our Free 24/7 Bill Pay Service
- Visit and pay at the NHCU branch or use an NHCU Branch Night Drop Box (if available) after hours.
- Mail in payment: Check payable to New Horizons Credit Union (with a note in the memo line for Credit Card payment) and mail to New Horizons CU, PO Box 2966, Mobile, AL 36652.

After the conversion is complete - on March 23, 2026, you may resume making payments online behind Online Banking.

IMPORTANT NOTICE: Debit & Credit Card Conversion Happening March 23, 2026

All NHCU Debit and Credit Cards will be reissued in early March 2026 as part of a processing conversion that will take place **March 23, 2026**. This means if you have our NHCU Debit Card and/or our Credit Card, you will receive a new card. These new cards will come with new enhancements such as: Tap functionality, 24/7 Cardholder service, and more Security features. But as with all conversions, there are special instructions you need to be aware of depending on your card type. **The most important instruction will be to not activate your new card until after March 23, 2026.** Please make sure to follow the instructions included with your new card accordingly to avoid any inconvenience. We will also post these instructions and any updates on our website's [Debit Card page](#) and [Credit Card page](#) as the date approaches.

Note: Digital Wallet capabilities will be added a few weeks after conversion once the main phase is completed. So, lots of great things to look forward to with your new card!

Annual Meeting of the Membership 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 **Wednesday, April 29, 2026, at 6 p.m.** and will be held at the **Volunteers of America (VOA) Southeast office at 1204 Hillcrest Road, Mobile, AL 36695** in their special events building.

More information is available at the link below.

[Annual Meeting Details](#)

March Fraud Tips

Below are some tips to keep your money and identity safe.

- **Verify Identities:** Always confirm the identity of anyone requesting personal information. Legitimate organizations will not ask for sensitive details via email or phone.
- **Monitor Accounts:** Regularly check your bank and credit card statements for unauthorized transactions. Report any suspicious activity immediately.
- **Use strong, unique passwords:** Ensure that your passwords are strong and unique for each account. Consider using a password manager to keep track of your passwords.
- **Be Skeptical of Urgency:** Scammers often create a sense of urgency to pressure you into making quick decisions. Take your time to think and verify before acting.
- **Keep your contact information up to date:** Your Financial institution will be able to reach you in the event of unusual account activity.

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.

For some links within the New Horizons Credit Union e-Newsletter, you will be linking to another website not owned or operated by New Horizons Credit Union. New Horizons Credit Union is not responsible for the availability or content of this website and does not represent either the linked website or you, should you enter into a transaction. The inclusion of any hyperlink does not imply any endorsement, investigation, verification or monitoring by New Horizons Credit Union of any information in any hyperlinked site. We encourage you to review their privacy and security policies which may differ from New Horizons Credit Union.

©2026 New Horizons Credit Union

NMLS#410405

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.

New Horizons Credit Union | PO Box 2966 | Mobile, AL 36652 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!