



NEW HORIZONS CREDIT UNION

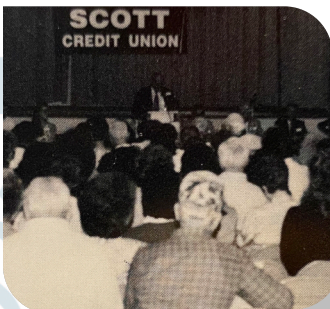
Solutions for the Real World®



2024 ANNUAL REPORT

CELEBRATING 75 YEARS (1950-2025)

THEN:



NOW:



OUR MISSION

To financially **educate, operate** securely, and **provide** excellent service to better our members' lives.

OUR VISION

Our **Vision** is to be the solution for our members' real world financial needs - **today, tomorrow, & everyday.**

OUR PROMISE

"Solutions for the Real World." More than just a tag line or a motto, it's our way of doing business and our promise to our members to find the financial solutions that will better their lives.

ANNUAL MEETING AGENDA

CALL TO ORDER

- Invocation/Pledge
- Welcome/Introduction
- Quorum Determination

MINUTES

- Previous Annual Meeting Minutes

REPORTS

- Chairman’s Report
- President’s Report
- Treasurer’s Report
- Supervisory Committee’s Report

ELECTION

- Nominating Committee’s Report
- Election of Officers

OLD BUSINESS

NEW BUSINESS

ADJOURNMENT

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BOARD OF DIRECTORS



Ralph A. Altice
Chairman



Scott Huval
Vice Chairman



Larry Landrum
Treasurer



DeAnna Hattaway
Secretary



Deloris Bagsby
Director



Joe Mills
Director



Linda J. Brown
Director



Joyce Morrisette
Chairman



Luvenia Spotswood
Secretary



Joy Mothershed
Member

MANAGEMENT TEAM

Edith Franklin
Chief Executive Officer/President

Tamela Bartlett
Vice President of Lending

David Brodeur
Vice President of Operations

Patricia Veal
*Vice President of Marketing
& Business Development*

2024 MEETING MINUTES

New Horizons Credit Union held its Annual Meeting on April 25, 2024, 6 p.m. at the Volunteers of America (VOA) Southeast Office located at 1204 Hillcrest Road, Mobile, AL 36695.

Mrs. Linda Brown, Board Chairman, called the meeting to order at 6:00 p.m. Mrs. Brown welcomed members and guests to our first face-to-face Annual Meeting in four years since the pandemic, and thanked the VOA for allowing New Horizons Credit Union to utilize their facility. She then proceeded with the invocation and Pledge of Allegiance.

Mrs. Brown then introduced the panel which included Edith Franklin, NHCU President/CEO, and the New Horizons Credit Union Board of Directors: Ralph Altice – Vice Chair, Deloris Bagsby – Treasurer, DeAnna Hattaway – Secretary, Larry Landrum, Scott Huval, and Joe Mills.

Mrs. Brown also recognized the New Horizons Supervisory Committee: Joy Mothershed – Chairman, Joyce Morrisette, and Luvenia Spotswood.

Mrs. Linda Brown thanked all the New Horizons Credit Union employees for everything they do to serve our members and for attending the meeting. An ascertainment of the quorum was determined based on those members present as required by Credit Union Bylaws. Chairman Brown reminded participants that a copy of the Annual Report was provided when they checked-in for their review.

Chairman Brown moved on to the minutes of last year's Annual Meeting and asked for a motion to accept the Minutes of the previous Annual Meeting as printed in the Annual Report. A motion was made to approve the minutes, and the motion was seconded. Since there were no corrections, additions, or discussion, the Minutes were approved, and the motion passed.

Mrs. Brown continued by referring to the Annual Report and the pages containing the Chairman's Report, President's Report, Treasurer's Report, Supervisory Committee's Report, and Consolidated Statement of Financial Conditions and gave a summary of these reports. Mrs. Brown further commented on the community involvement of New Horizons Credit Union during the past year that earned New Horizons Credit Union several awards which included the America Saves Designation of Savings Excellence Award, the Military Saves Designation of Savings Excellence, the Credit Union National Association's Dora Maxwell Award for exhibiting excellence in social responsibility, and the League of Southeastern Credit Union's Credit Union of the Year Award for our asset division in the State of Alabama.

Chairman Brown asked for a motion to accept the Reports as presented. A motion was made to approve the reports, and the motion was seconded. Mrs. Brown called for discussion, and since there was no discussion from the floor, the Reports were approved, and the motion passed.

Continued on next page->

2024 MEETING MINUTES

Board member, Scott Huval, then proceeded to give the Nominating Committee Report on behalf of Nominating Committee Chairman, Annie Josie Adcock. Per the report provided, the Nominating Committee had not received further nominations from the membership. Consequently, the Slate of Nominees as submitted by the Nominating Committee were elected by acclamation since there was no opposition.

The nominees for Board of Directors included Ralph Altice and Scott Huval, each for a 3-year term, and DeAnna Hattaway for a 2-year term; and for the Supervisory Committee: Joy Mothershed for a 3-year term, Joyce Morrisette for 1-year term, and Luvenia Spotswood for a 2-year term. All were elected by acclamation.

Chairman Brown continued with the meeting agenda with Old Business. The only old business was a question brought up at last year's virtual annual meeting via the Chat Box which called for clarification in the Financial Statements' Cash Equivalent line item. This was addressed via the Chat Box and via email to the member that the variance was caused by our members' use of government stimulus funds. Since there was no other old business brought up during the previous Annual Meeting, Mrs. Brown moved on to opening the floor to New Business.

Chairman Brown asked for any New Business from the floor. Edith Franklin, New Horizons Credit Union President/CEO was also available to address any member questions or comments. There was no New Business introduced.

Since there was no other New Business to discuss, Mrs. Brown made a motion to adjourn the Annual Meeting. The motion to adjourn was made, and the motion seconded. Upon motion made, seconded, and carried, the meeting adjourned at 6:15 p.m.

Chairman Brown thanked all in attendance and wished them well.

Mrs. Brown then asked for members and guests to stay after the meeting for the door prize drawings.

Respectfully submitted,
DeAnna Hattaway, Board Secretary

CHAIRMAN'S REPORT



Seventy-five years ago, the idea of creating a financial institution where borrowers and savers could come together and help each other achieve their financial dreams was made into reality. On January 31, 1950, H & W Company Credit Union was chartered. During the 1950s, Hollingsworth & Whitney became a division of Scott Paper Company, and so the Credit Union name changed its name to Scott Southern Division Employees Credit Union. When Scott Paper Company merged with Kimberly-Clark in 1994, the Credit Union rebranded to become what it is known today - New Horizons Credit Union.

New Horizons Credit Union expanded quite a bit over the years from a single employee-chartered credit union to a community-charter where people could join based on where they live, work, worship, or attend school, rather than to a single company or industry. And, while our scale may have changed, we finish 2024 with over \$264 million in assets – our commitment to providing members with outstanding products and services remains the same.

I am proud to report that New Horizons Credit Union was recognized by Newsweek as one of the top Best Financial Institutions in the nation for a second year in a row. We were also the recipient of the 5-Star Superior Rating by BauerFinancial Inc. – an independent credit union and bank rating firm. Receiving these honors is no small feat. It takes a lot of hard work by a dedicated team to whom I give my most heartfelt thanks.

Your success starts with financial education. Our team is not here to sell you anything but rather to educate you on what we can offer to help you achieve your dreams. Our financial education efforts earned us both the America Saves and Veterans Saves Designation of Savings Excellence Award for endeavors that encourage member savings. We earned these designations because of our Horizons Heroes Account and the programs we offer to our members such as GreenPath Financial Wellness which provides free financial literacy and debt management resources.

New Horizons Credit Union believes in giving back and has branded our community outreach efforts as Horizons Helping Hands. Examples of our community outreach this past year has included our involvement with the Mobile County Public School System's scholastic Hi-Q matches, the Penelope House, Ronald McDonald House Charities of Mobile, and area food pantries – to name a few. We work hard to preserve the credit union industry motto of "People Helping People."

On behalf of the Board of Directors, I would like to thank you for being a member of New Horizons Credit Union. You are the reason that our cooperative has been a success over the last 75 years. With your continued support, I am confident that your Credit Union will be strong for the next 75 years. Thank you for entrusting me with the opportunity to serve you.

Respectfully,
Ralph A. Altice, Board Chairman

PRESIDENT'S REPORT



This year we celebrate 75 years of proudly serving our membership. I am pleased to report that our cooperative business model continues to flourish to this day. We were able to continue to create incredible value for our membership as we have done all these past 75 years by offering affordable loan rates and dividend-earning accounts.

During 2024, our team laid the groundwork to launch new technology to enhance your digital experience. Our 24/7 free Online and Mobile channels continue to be updated to ensure our members have the tools they need to conduct financial business when and where they want. More enhancements are being planned for 2025 so look for announcements in your future statements and on our website on what to expect.

I am honored to be part of such an exceptional team at New Horizons Credit Union. Over the past year, we have put significant effort into determining where we want the Credit Union to expand without losing sight of what makes our organization great. We know our membership is growing in other areas of Mobile and Baldwin County and so we too, have plans to reach and serve our members moving to those areas. Serving our membership is – and will always be – our top priority.

We are very proud of our Horizons Helping Hands community outreach program. In this program, our staff votes for the non-profit organizations they wish to have our internal community fundraising support. In 2024, those charities included the Penelope House, Ronald McDonald House Charities of Mobile, and local food pantries. Your Credit Union supports these non-profits as well as many others during the year, which you can check out on our website at NewHCU.org or view on our social media.

At New Horizons Credit Union, we are continually researching new ways and fine-tuning existing processes to enhance your experience. We do so with a clear vision of our goals and concentrate on the important things that you, as members, value most. Your input when we send out our membership survey helps to guide us.

I am certain we can build upon our 75-year history of success to become everything that New Horizons Credit Union can be for our members, our employees, and our community. I extend my gratitude to all our members, team, and officials for their ongoing commitment. It is my privilege to be part of a team who helps members create a plan to improve their financial future.

Respectfully submitted,
Edith Franklin, President/CEO

TREASURER'S REPORT



This past year had its share of political and economic uncertainty compounded by high levels of inflation. This combined with the cost-of-living crisis has left many of our members financially vulnerable. These conditions are not new to the history of our Credit Union, which has experienced the ups and downs of market conditions over the past 75 years, and I am proud to report that we have successfully navigated through those currents to serve our members.

New Horizons Credit Union is guided by its social purpose as well as its operational and regulatory needs. We continue to balance our statements while supporting our community and providing members with financial information and services.

As interest rates on loans began to rise, your Credit Union remained competitive in lending to members who desired affordable payments to achieve their dreams – whether that was a new car, boat, or home. Consequently, your Credit Union experienced a steady stream to our loan portfolio as can be seen in this Annual Report.

New Horizons Credit Union continued to offer Certificate Accounts with higher yields to encourage saving. Our deposit accounts are fully insured by the National Credit Union Administration for up to \$250,000 and offer our members confidence in their Credit Union as a safety net.

Your Credit Union understands that keeping up with technology is critical. This technology comes with a price tag that your Credit Union budgets for each year. We encourage our members to enroll in our free 24/7 electronic services such as our Online & Mobile Banking, e-Statements, Bill Pay, Voice-24, Visa Debit Card, and other electronic services all designed to provide members with continuous access to their account information – everyday and in emergency situations. Potential members can now join with our new online membership application, and current members can apply for loans online. We will continue to explore new digital solutions so that we remain relative to our members' needs.

As your New Horizons Credit Union Board Treasurer, I am pleased to present my report and the audited financial statements on the following pages. As we celebrate our 75-year anniversary, our goal is to continue to focus on member service and always ask how we can improve.

The Credit Union's success is largely due to a dedicated team of professionals who remain cognizant of the fact that what we do affects the lives of all our members. I am very appreciative to be a part of that team. I would also like to thank our members for allowing me the opportunity to serve you.

Respectfully submitted,
Larry Landrum,
Board Treasurer

SUPERVISORY COMMITTEE'S REPORT



The Supervisory Committee is responsible for overseeing the audit function in its identification, measurement, and monitoring of the operational risks undertaken by New Horizons Credit Union. We also ensure the integrity of the Credit Union's financial reporting, and work to ensure compliance with state and federal regulations – protecting the interest of the membership.

New Horizons Credit Union's Supervisory Committee is elected by our members to independently assess that the operation of the Credit Union is in accordance with the policies and procedures established by the Board of Directors. We mitigate as needed to address member account concerns and inquiries and report accordingly.

Your Supervisory Committee is currently composed of three volunteers. We meet regularly for Credit Union internal audits and discuss all matters brought to the Supervisory Committee's attention. We do so to fulfill our regulatory responsibilities as is expected by our membership.

The Committee also works with the Alabama Credit Union Association (ACUA) and the National Credit Union Administration (NCUA) during annual examinations. We also contract with the accounting firm of Warren Averett, Certified Public Accountants to conduct an independent, in-depth audit of New Horizons Credit Union's operations and issue a report of their findings. This Annual Report contains information from the financial reports of that audit.

On behalf of the Supervisory Committee, I am proud to announce the Warren Averett December 31, 2024, report verified that the financial statements accurately represent the financial position of the Credit Union and conform with Generally Accepted Accounting Principles of the United States of America. Furthermore, based on the Warren Averett report, our Supervisory Committee can confidently report that New Horizons Credit Union continues to be financially strong, well-managed, and has sound policies and programs in place in accordance with current federal regulations.

The Supervisory Committee will continue to perform our duties to maintain the trust and confidence which the members have placed in us. It is our pleasure to serve the members of New Horizons Credit Union.

Respectfully submitted,
Joyce Morrisette
Supervisory Committee Chairman

NOMINATING COMMITTEE’S REPORT

New Horizons Credit Union is overseen by a volunteer Board of Directors and Supervisory Committee who are elected by our membership at our Annual Meeting. The Nominating Committee is appointed by the Board Chairman with the sole purpose to independently review all nominations for vacant positions on the New Horizons Credit Union Board of Directors and Supervisory Committee and nominate a slate of qualified members in good standing who are willing to serve. This Slate of Nominees is then presented to the membership at the Annual Meeting.

The Nominating Committee nominates at least one (1) member for each Board of Director and Supervisory Committee vacancy and determines that the nominees are qualified and willing to serve. A call for nominees was published in the September 2024 Statements with a deadline of November 15, 2024. A notice was included in the December statements which contained instructions for submitting a nominee by petition. The deadline for submitting a nominee by petition was March 1, 2025.

The slate of candidates, as presented by the Nominating Committee, includes two Board of Director positions which include Deloris Bagsby and Joe Mills; and two Supervisory Committee positions which include Joyce Morrisette and Michelle Healy. Michelle Healy is currently appointed by the Board of Directors to serve on the Supervisory Committee after the resignation of Joy Mothershed in 2024. The appointment of Ms. Healy is temporary until this Annual Meeting, at which time, if there is no opposition, she will be elected to fill the unexpired terms by acclamation.

The Credit Union received no official petitions for the election. Since there are no further nominees for consideration, the slate of officers will be elected by acclamation at the Credit Union’s Annual Meeting on April 24, 2025.

A brief bio and statement of qualifications of each nominee is included in this report.

Slate of Officers Nominations

Board of Directors Nominees:

Deloris T. Bagsby (Incumbent) – 3-year term:

Deloris Bagsby has served on the Board of Directors since 2005 and currently serves as Vice Chairman. She formerly served on the Supervisory Committee and has been a Credit Union member for over 43 years. She is also a former credit union employee. Ms. Bagsby is retired as Program Coordinator from the Alternative Sentencing Department at the Mobile Correctional Center. She presently serves on the Mobile Judicial Commission appointed by Governor Kay Ivey. Ms. Bagsby stays active in the community through the Mobile County HIV Planning and Outreach Committee, Mobile Weed & Seed Community, Mobile Alumnae Chapter of Delta Sigma Theta Sorority, and other organizations.

NOMINATING COMMITTEE’S REPORT

W. J. “Joe” Mills (Incumbent) – 3-year term:

W.J. “Joe” Mills has served on the Board of Directors for over twelve-years. Previously, Mr. Mills served on the Credit Union’s Supervisory Committee for over eight years. Mr. Mills also has served on the Credit Committee for nine years. Mr. Mills has been retired since 2001 from Kimberly-Clark Corporation, formerly Scott Paper Company, where he was employed in the E&I Department. Mr. Mills has been a proud New Horizons Credit Union member for over 56 years. Mr. Mills stays active in the community with his commitment to the annual Mobile County Public School System’s High School Hi-Q Scholastic Bowl & Tournament where he has participated as equipment manager and scorekeeper for over 30 years.

Supervisory Committee Nominees:

Joyce Morrisette (Incumbent) - 3-year term:

Joyce Morrisette has served as a member of the Supervisory Committee since 2023. She formerly served as a member of the Nominating Committee for several years and has been a member of the Credit Union since 2001. Ms. Morrisette is currently serving as a Treatment Coordinator/ Counselor for the Mobile Community Corrections Center where she has been employed since 2004. She holds a Doctoral Ph.D. in Human Services, along with a Master of Philosophy, Master of Public Administration, and several other degrees in her field. Ms. Morrisette also volunteers in the local community through various organizations.

Michelle Healy – 3-year term:

Michelle Healy was appointed to the Supervisory Committee by the Board of Directors in 2024. Ms. Healy is the owner of Inspire Counseling, which assists individuals, families, and couples. As owner and counselor, Ms. Healy oversees all licensing, financial, and business operations. She is a graduate of Spring Hill College with a Bachelor of Science degree in Psychology and holds a Master of Science in Community Counseling from the University of South Alabama. Ms. Healy has been active in her community and serves on the Penelope House Advisory Board, Mobile United Steering Committee, and the Junior League of Mobile.

Respectfully Submitted,

Annie Josie Adcock
Tabitha Scarberry

NEW HORIZONS CREDIT UNION

Consolidated Statement of Financial Condition

December 31, 2024

ASSETS	2024	2023
Loans to Members	\$181,311,049	\$161,450,409
Less: Allowance for Loan Loss	(\$362,177)	(\$265,126)
NET LOANS	\$180,948,872	\$161,185,283
Cash and Cash Equivalents	\$4,255,695	\$7,680,555
Investments	63,219,941	87,648,917
Accounts Receivable	311,199	304,621
Fixed Assets	11,753,045	11,421,349
Other Assets	3,046,086	3,166,403
Accrued Income	683,428	675,349
TOTAL ASSETS	\$264,218,266	\$272,082,476
LIABILITIES AND EQUITY	2024	2023
Shares	\$111,980,571	\$118,162,104
Share Certificates	\$29,733,921	\$27,375,799
Ira Accounts	\$10,877,005	\$11,305,281
Share Drafts	\$57,711,597	\$56,481,923
Money Market	\$9,467,126	\$10,778,611
Other (Christmas, Vacation)	\$1,140,933	\$1,168,110
Accounts Payable/Other	\$18,635,891	\$25,894,918
Regular Reserves	\$24,100,805	\$22,967,887
Undivided Earnings	2,636,656	2,636,656
Accum Unrealized Gains/Losses Investments	(1,304,790)	(2,906,782)
Accum Other Comprehensive Income/Pension Income	(761,450)	(1,782,031)
TOTAL LIABILITIES AND EQUITY	\$264,218,266	\$272,082,476

NEW HORIZONS CREDIT UNION

Consolidated Statement of Income & Expenses

December 31, 2024

INCOME	2024	2023
Interest on Loans	\$9,258,302	\$6,927,290
Income from Investments	\$1,603,224	\$1,676,073
Other Income	\$3,900,899	\$4,087,900
TOTAL INCOME	\$14,762,425	\$12,691,263
EXPENSES	2024	2023
Wages and Benefits	\$5,390,117	\$4,848,648
Office Occupancy/Operations	\$1,890,063	\$1,623,560
Professional Outside Services Expense	\$2,516,884	\$2,492,753
Provision for Loan Loss	\$256,010	\$153,695
Educational and Promotional Expense	\$351,009	\$366,048
Annual Meeting Expense	\$2,340	\$2,220
ACUA Dues	\$35,279	\$32,899
All Other Expenses	\$1,624,254	\$881,993
TOTAL EXPENSES	\$12,065,954	\$10,401,815
NON-OPERATING INCOME (LOSS)	\$51,583	\$10,063
EARNINGS BEFORE DIVIDENDS	\$2,748,053	\$2,299,511
MEMBER DIVIDENDS	\$1,615,135	\$890,564
NET INCOME (LOSS)	\$1,132,919	\$1,408,947

HORIZONS HELPING HANDS COMMUNITY SUPPORT

The Horizons Helping Hands program is an internal charitable effort whereby our New Horizons Credit Union team members vote annually on the non-profit organizations they would like to focus their fundraising attention. Efforts towards these non-profits are primarily done via designated Jeans Days, internal raffles and fundraisers, and via member participation.

During 2024, the Horizons Helping Hands program stepped up in our local community to fundraise and sponsor several worthwhile nonprofit organizations. The Horizons Helping Hands program was able to assist Penelope House, Ronald McDonald House Charities of Mobile, and local food pantries.

New Horizons Credit Union also gives back to the community in other ways by partnering with many school activities, local events, and nonprofit organizations. These efforts embrace the credit union industry philosophy of “People Helping People” with sponsorships, donations, and volunteerism such as, but not limited to, the following:

Hi-Q High School Academic Competition

Since 1986, New Horizons Credit Union has been a proud sponsor of Hi-Q, the oldest continuing academic quiz bowl competition in the U.S. organized by the Mobile County Public School System. Hi-Q encourages academic achievement, initiative, and good sportsmanship. Mrs. Lenise Ligon, from FOX 10, presides as the Quiz Master, asking questions from 13 subjects to 18 area high schools competing for cash prizes for their school. The competition starts annually in January and goes on through March.

Scholarships

For over 25 years, New Horizons Credit Union has awarded \$1,000 scholarships to local high school seniors seeking to continue higher education through the Credit Union’s Annual Scholarship Program. Each year, five \$1,000 scholarships are presented to deserving high school seniors. The deadline to apply is typically April of each year. All high school senior members are encouraged to apply by visiting our website at NewHCU.org each December for the current New Horizons Credit Union Scholarship Application and information located on our New Wave Savers Youth Account web page.

United Way’s Volunteer Income Tax Assistance (VITA) Program

New Horizons Credit Union partners with the local United Way of Southwest Alabama by providing free office space at our West Mobile branch for United Way’s VITA program. This partnership has been in place for over 16 years. The VITA program offers free tax services to qualifying consumers who register through the United Way of Southwest Alabama office.

American Red Cross – Disaster Relief Efforts

When disaster strikes, New Horizons Credit Union offers both members and non-members ways to help. New Horizons Credit Union branches offer a safe place to make monetary contributions to the American Red Cross when disasters strike our local area.

AWARDS & RECOGNITIONS

BauerFinancial Inc. – 5-Star Superior Rating

New Horizons Credit Union is a proud recipient of a 5-star rating from BauerFinancial LLC. This independent company has been analyzing and reporting on the financial condition of the nation’s credit union and banking industry since 1983. The rating is based on various factors including capitalization, asset quality, profitability, liquidity, and risk. A 5-star rating indicates that New Horizons CU is financially sound and has the resources to deal with various adverse economic conditions.



Newsweek Magazine – Top Credit Unions in Alabama

Newsweek Magazine listed New Horizons Credit Union as one of the Best Credit Unions in the state of Alabama for both 2024 & 2025. What a great way to kick off our 75th Anniversary! Their list encompasses those financial institutions with proven track record, safety, and soundness.



America Saves Designation of Savings Excellence Award

Your Credit Union was honored for its efforts during National America Saves Week to encourage member saving with the America Saves Designation of Savings Excellence Award. New Horizons Credit Union offers GreenPath Financial Wellness resources, Youth Club Accounts with financial education web links, free financial literacy seminars, and a Credit Re-builder Loan Program – all designed to encourage budgeting and saving. To learn more about these programs, visit our website at NewHCU.org.



Veterans Saves Designation of Savings Excellence Award


New Horizons Credit Union earned the National Veterans Saves Designation of Savings Excellence Award for the development of the Horizons Heroes Account and effort that encourage savings with our military personnel and their families. To learn more about the Horizons Heroes Account and its perks for first responders, active-duty military, healthcare workers, and educators, visit NewHCU.org. The National Veterans Saves program replaces the former National Military Saves program as of 2024 to be more encompassing.



SUMMARY OF SERVICES

- Allpoint® ATM Network
- Bill Pay Services
- Cashier's Checks
- Christmas Club Account
- Consumer Loans & Credit Cards
- Credit Life & Disability on Loans
- Debit Cards
- Direct Deposit
- E-Statements
- Ultimate Checking Accounts
- GAP & Extended Warranty Program
- Home Equity & Mortgage Loans
- Horizons Heroes Account
- Individual Retirement Accounts (IRAs)
- Love My Credit Union Member Rewards & Discounts
- Mobile Banking App
- Money Market Account
- New Wave Savers Youth Account
- Re-loadable Visa® Debit Cards
- Remote Deposit Capture
- Safe Deposit Boxes
- Share Certificate Accounts
- TruStage AD&D, Auto, Home, & Life Insurance
- Voice24 Telephone Account Access
- And more - **visit [NewHCU.org](https://www.newhcu.org)**

NOTES:



1950-2025

NEW HORIZONS
CREDIT UNION

Solutions for the Real World®



NewHCU.org | 251.316.3240
Voice24: 251.316.3268 | 1.800.447.6706



MEMBER SERVICE CENTER
251-316-3240 • M-F 8:15am-5pm

COTTAGE HILL
9154 Cottage Hill Rd
Mobile, AL 36695
Lobby: M-F 9am-5pm
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm
24/7 ATM (Deposit & Withdrawal)

DAPHNE
7146 Stone Drive
Daphne, AL 36526
Lobby: M-F 9 am-5 pm
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm
24/7 ATM (Deposit & Withdrawal) & Night Drop Box

JACKSON
1225 Forest Avenue
Jackson, AL 36545
Lobby: M-F 9am-5pm
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm
24/7 ATM & Night Drop Box

SARALAND
103 Saraland Boulevard South
Saraland, AL 36571
Lobby: M-F 9am-5pm
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm
24/7 ATM (Deposit & Withdrawal) & Night Drop Box

SEMMES
3385 Schillinger Road North, Suite 19
Semmes, AL 36575
Lobby: M-F 9am-5pm
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm
24/7 ATM & Night Drop Box

RANGELINE
5000 Rangeline Crossing Drive Suite C
Mobile, AL 36619
Lobby: M-F 9am-5pm

WEST MOBILE
6320 Airport Boulevard
Mobile, AL 36608
Lobby: M-F 9am-5pm
Drive-Thru: M-Thur 9am-5pm, Fri 9am-6pm
24/7 ATM (Deposit & Withdrawal) & Night Drop Box