



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JANUARY 2026 E-NEWSLETTER

Reset Your Debt & Renew Your Goals



Start the New Year off right! Consolidate debt with a **Personal Loan** with rates as low as **9.49%APR** for up to **36 months**, or a **Home Equity Loan**—both with **NO annual fee and NO balance transfer fee**.

[Personal Loan Details](#)

[Home Equity Loan Details](#)

Accounts & Services to Know About

Open a Christmas Club Account Today



The holidays have just passed, but you can never start saving for the next season too early! Open a Christmas Club account and make deposits as often as you wish. Then, watch your deposits grow on this dividend-bearing account. * The first week in November, you will receive a deposit into your primary account for the balance held in

your Christmas Club account so you can get your holiday shopping underway. Members who already have a Christmas Club Account need only to make a deposit of any amount to reactivate and start saving for the next holiday season.

[*Christmas Club Details](#)

Free Webinar - Reach Your Financial Goals in 2026

Join GreenPath Financial Wellness for a webinar to learn how to set AND reach your financial goals in 2026. They'll discuss how to be honest with yourself to set realistic goals, how to understand and be prepared for what may derail your progress, and strategies to keep you moving towards your goals all year long so that 2026 can be "your year."



Learn more by joining the webinar on [Wednesday, January 21 at 2:00 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](#)

New Wave Youth Savers: It's Report Card Time!

Parents of our New Wave Savers Youth



Accounts: Don't forget to submit your child's A/B report card at your nearest branch or via email to marketing@newhcu.org. This will enter the New Wave Youth Saver into a drawing to win an NHCU backpack and \$50! * Report cards are due **January 15th**. If your child is not enrolled in our New Wave Youth Account, please visit any branch or make an appointment online to get your child started today.

***New Wave Savers Good Grades Program**

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**

Community News

2026 Horizons Helping Hands Charities

New Horizons Credit Union believes in giving back to the community and embracing the credit union industry philosophy of "People Helping People." For this reason, we have named our community efforts - Horizons Helping Hands. New Horizons continues to assist through sponsorships, donations, and volunteerism!



For 2026, our employees voted to commit our internal fundraising efforts to support the Big Brother Big Sister, Penelope House, and Feeding the Gulf Coast.

To request support for your organization, fill out our sponsor and donation request form available on our [Community Involvement](#) website page.

New Horizons CU Is *Making Spirits Bright* for the Penelope House



New Horizons Credit Union is proud to support Penelope House and its vital mission. We donated \$1000 to help provide safety, refuge, and resources for victims of domestic violence and their children as part of NBC15's Making Spirits Bright community program. Your Credit Union also is a proud sponsor of the annual Mobile Chocolate Festival which also benefits the Penelope House. We are honored to contribute to the life-changing work this organization does every day in our community.

NHCU Helps Kick-off the Hi-Q Tournament Season



January is the start of the 2026 Mobile County Public School System's Hi-Q Scholastic Quiz Bowl Tournament which will last through March. New Horizons Credit Union is proud to be the title sponsor of such a great competition and wish all the teams' good luck this season!

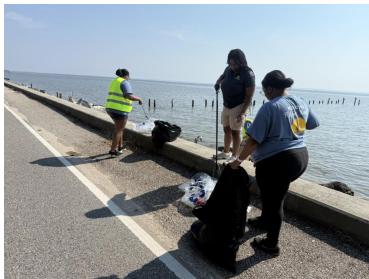
Ronald McDonald House Tab Top Collection

New Horizons Credit Union is proud to support the Ronald McDonald House Charities of Mobile! We collected tab tops for their tab top recycling program and donated \$250 to use for the families. Our staff is grateful to make an impact in our community and partner with Ronald McDonalds House!



People Helping People this Holiday Season

We had an amazing time connecting with our community this season! At New Horizons Credit Union, we're proud to take part in local events and look forward to even more opportunities to engage and give back next year.



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](#)

Important Notices & Reminders

Holiday Closing

We will be closed Monday, January 19th in observance of Martin Luther King Jr. Day.
Our ATMs, Online Banking, and Mobile App will still be available.

Annual Meeting 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 instructions and information are available at the link below .

Annual Meeting Details

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

All NHCU Debit and Credit Cards will be reissued in early March 2023 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, more Security features, and digital wallet capabilities. 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.** Notices will be sent out over the next couple of months with special instructions on what you can do to prepare for the conversion in your statements. Please make sure to follow the instructions accordingly to avoid any inconvenience. We will post updates on our website's Debit Card page and Credit Card page as the date approaches.

Tax Filing and IRA Reminder

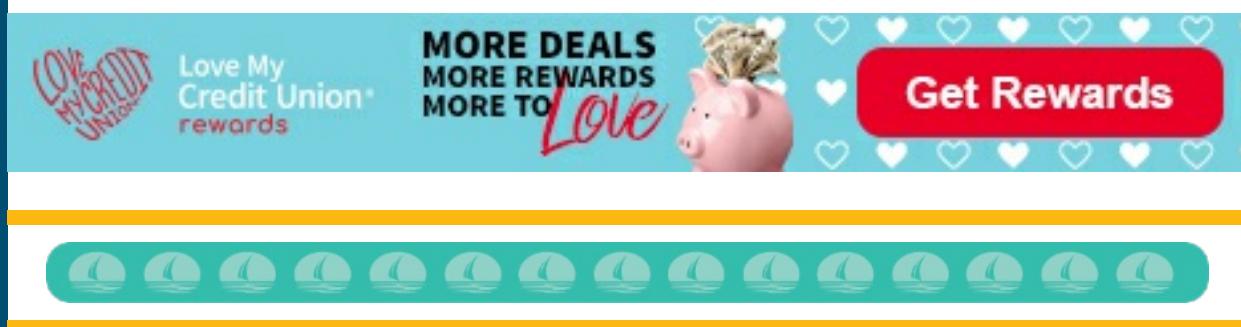
If you earned over \$10 in dividends in 2025, a 1099 Tax Form will be mailed by 1/31/26. However, you can use your end-of-year account statement for tax filing purposes. Members with Individual Retirement Accounts (IRAs), your IRA Balance as of 12/31/25 is its fair market value.

New Year Fraud Tips

Below are some tips to stay safe during this new year.

- **Monitor your accounts:** Regularly check your bank and bill pay accounts for any unauthorized transactions. Set up text or email alerts for new payees being added or changed. Report any suspicious activity immediately.
- **Enable passwords, face ID, PIN, and biometric logins** on cell phones, tablets, and computers. Keep your personal devices secured in the event of loss or theft.
- **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.
- **Update your software:** Keep your operating system, antivirus software, and other applications up to date. These updates often include security patches that protect against the latest threats.
- **Be cautious with texts, emails, and links:** Avoid clicking on links or downloading attachments from unknown or suspicious emails and/or phone numbers. Always verify the sender's information and look for signs of phishing.

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



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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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.

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