



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

**AUGUST 2019 E-NEWSLETTER**

Solutions for *REAL* Driving Fun!



Auto rates are as low as 1.99% APR\* for up to 48 months with the option for no payment for 90 days!

Plus, earn a \$50 Amazon Gift Card when you purchase a car from a participating AutoCash dealer and finance with NHCU.

[More Info](#)

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## Saraland Branch Spotlight

Our Saraland branch Loan Officer, Quotina Lucy, recently helped our member, Dennis P.

who resides in Georgia, finance for his dream Nissan 370-Z car. He and his wife have been members for a long time and knew they could get the same great service from New Horizons CU, even as far as Georgia, thanks to our secure electronic solutions. Quotina was able to handle the transaction from beginning to end to make our member's dream a reality.



Our Saraland branch is located at 103 Saraland Blvd. S. in Saraland. This branch offers convenient drive-thru service, safe deposit boxes, 24/7 walk-up ATM, and Night Drop Box. It is opened Monday thru Friday from 9 a.m. – 5 p.m. Come visit our friendly staff today and let them help you finance your dream vehicle.

## Loan News



### Back To School with NHCU!

We offer a great rate on personal loans! With rates as low as 6.49% APR\* for up to 36 months, this type of loan is perfect for back to school needs such as tuition, books, computers and more!

[Check it out!](#)

### It's Time To Test The Water!

Apply for a Boat Loan now so you can enjoy some *REAL* summer fun.

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

[Apply Now!](#)



### Ready For A Fresh Start?

No credit or past issues? New Horizons has the solution for you! With our new Fresh Start Loan Program, we can help you

succeed.



Visit our website

## Featured Promos & Services

### You May Win a Free Shopping Spree for Using NHCU's Visa Credit Card!

Credit union members earn the opportunity to experience the most thrilling 60-second slice of life they have ever imagined – a shopping cart “dash” through the aisles of a merchandise-packed, *CURewards*® warehouse to collect as much cool stuff as they can in one frenetic and memorable Magic Minute!

Sweepstakes began June 24, 2019 and ends September 29, 2019. Enter the sweepstakes at *CURewards.com* AND use your credit union credit card at least three times per week, OR on the “Alternate Eligibility” section, under the “Rules & Eligibility” tab. Visit [www.cumagicminute.com](http://www.cumagicminute.com) for all the details and official rules to enter.

To learn more about New Horizons Credit Union's Visa Credit Card - [click here](#)

### TruStage™ AD&D Insurance

*\$2,000 of TruStage® Accidental Death and Dismemberment Insurance Coverage Is Yours.*

One of the exclusive benefits of New Horizons Credit Union membership is a no-cost TruStage Accidental Death and Dismemberment (AD&D) insurance Plan. AD&D coverage pays you or your loved ones a cash benefit after an accident results in a covered injury or loss of life. You can get \$2,000 of coverage, paid for by your credit union and provided by CMFG Life Insurance Company. Plus, you can purchase \$100,000 in additional AD&D coverage from CMFG Life Insurance Company for as little as \$10\*\* a month. Acceptance is guaranteed, and there are no health questions, and no medical exam required.

Sign up for for your no-cost or additional protection today. You must enroll for this FREE member benefit. What are you waiting for?

TruStage® AD&D Insurance is offered by TruStage Insurance Agency, LLC and underwritten by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union. \*\*AD&D Insurance costs between \$10 & \$15 per month for \$100,000 of coverage. AD&D Base Policy Series E10-ADD-2012 and E10a-014-2012 ADD-1366257.1

Sign Up Now

# Community News

## Horizons Helping Hands

Operation Backpack with Volunteers of America



New Horizons recently partnered with Volunteers of America Southeast for Operation Backpack. This drive helped children in need obtain basic school supplies to assist in their education. Thank you so much to our awesome members and employees for donating!

## County Animal Shelters



Thank you to everyone who made our donation drive for the county animal shelters a success! We were able to make monetary and item donations to the Mobile, Clarke and Baldwin County Animal Shelters.

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## Important Notices & Reminders

Holiday Closing Monday, September 2nd

On Monday, September 2nd all branches will be closed in observance of Labor Day. All NHCU ATMs, Voice 24, and Online and Mobile Banking will still be available for use.

## Remote Deposit Capture Requirements

To manage the increased risk created by the Remote Deposit Capture, per regulation, members using Remote Deposit Capture from our Mobile App are required to restrictively endorse the original checks prior to scanning and transmitting them for deposit to the credit union as shown below.

For Mobile Deposit Only  
Account Number  
Credit Union's Name  
Member's Signature

If a check submitted by Remote Deposit Capture does not have this information, it will be returned, as required by regulation.

\*Also Note: Newer iPhone users may experience issues due to new camera features. NHCU is updating our mobile app to accommodate the newest iPhone features. We hope to push out these updates very soon.

## Electronic Notices Coming Soon!

Members enrolled in free e-Statements will soon receive all NHCU notices electronically. This will ensure members receive notices such as Non-Sufficient Funds, Certificate Maturity, and other important notices quicker and safer. More information coming soon.



## 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 financial cooperative, governed by a member-elected Board of Directors. We lend to our members 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