



MAY 2020 E-NEWSLETTER



Loan News



Make Some Home Upgrades with a Fixed Rate Home Equity Loan!

Home Equity Loans are used for versatile purposes, may be tax-deferred*, and may even help payoff debt. Rates as low as 4.00% APR* for up to 60 months!

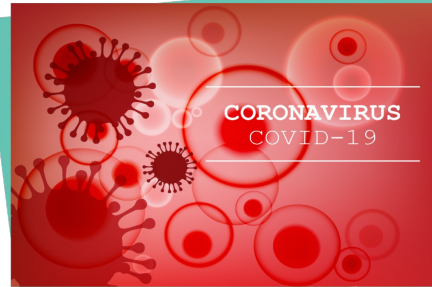
[Loan Details](#)

Coronavirus Assistance Loan

New Horizons Credit Union is here to help serve our members who have been impacted by the Coronavirus. We've developed an emergency loan product with special terms and created additional services to support our members during

this uncertain time. Make an appointment today with a Lending Specialist for details.

[Make an Appointment](#)



Now is a Great Time to Refinance Auto Loans with **NO PAYMENT FOR 90 DAYS!**



Auto rates so low, you'll want to zoom in to New Horizons! Rates are as low as **1.99% APR*** for up to 48 months with no payment for 90 days. Please visit an [AutoCash](#) Dealer for an extra incentive for financing with NHCU. Existing NHCU loans do not qualify for refinancing.

[Loan Details](#)

****New "No Payment for 90 Days" option on most consumer loans - excludes Start Me Up, Credit Rebuilder, Fresh Start, Visa® Credit Cards, and Mortgage & Home Equity Products****

Accounts & Services You Need to Know About

Extended IRA Contribution Deadline

The Treasury Department has extended the April 15 tax filing deadline and the IRA contribution deadline, for 2019 Traditional and Roth IRA contributions and 2019 HSA and Coverdell ESA contributions, to **July 15, 2020**.

Your Credit Union continues to provide Individual Retirement Accounts for members. At different stages in your life, you face different financial needs. Whether you want to start saving for your future, avoid taxes on a pension plan payout or other income, or protect a lifetime of savings, a New Horizons Credit Union IRA may be the right solution. Besides flexibility, IRAs may offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings. 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 National Credit Union Administration. To learn more about IRAs, [click here](#).

*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 here to learn more](#).

Convenient Surcharge-Free ATMs Near You



During these busy, crisis times, our branch ATMs may run low on cash or run into technical issues. For this reason, we partner with [Allpoint ATM Network](#) to bring our members using our Visa® Debit Card **Surcharge-free** ATM access when they need it most.

Avoid long ATM lines and congested spaces with over 55,000 ATM locations in the U.S. Visit [NewHCU.org](#) for [Allpoint ATM locations](#) near you.

Allpoint ATMs can be found at most Winn-Dixie Grocers, Walgreens, CVS Pharmacies, Rite Aids, Target Stores and more convenience Stores.

Find an
ATM

Protect Yourself - Avoid Handling Mail and Sign Up for Free E-Statements to Receive E-Notices

Only members enrolled in our free e-Statements will receive e-Notices.

How this works: Just like when a new e-Statement is available - when an important notice is posted behind Online Banking, you will receive an email indicating that a notice is waiting for review. The email will contain a link to retrieve the important notice from Online Banking. Depending on the type of notice, a tab will appear beside the usual "Monthly Statement" tab on the e-Statement page. The tab will read either "Important Notice" or "Tax Statement" depending on what is being sent to you.

NOTE: Depending on your browser setting, you may have to allow for "pop-ups" which can be easily updated in your browser's Settings, generally under the security tab. In most cases, the browser will have a message box appear asking the user to allow pop-ups.

If you are not enrolled in e-Statements, you will continue to receive all notices via regular U.S. mail. This includes Certificate maturity notices, Tax notices, Negative Share Balance notices, and others. So, if you don't receive mail timely or have reported lost or stolen mail, this new service may be a great reason to now enroll in free e-Statements. This can be done online through our website, by contacting our Member Services Center at 1-800-824-3610, or by visiting any NHCU branch.

Learn More

Community News

2020 Virtual Annual Meeting was a Success!

Thank you to all of our members who joined our first virtual Annual Meeting. Due to COVID-19 restrictions and guidelines, the NHCU Annual Meeting of the Membership was held on a virtual platform.

We hope to hold a member appreciation

day later this year. Keep an eye out for announcements as the pandemic restrictions begin to lift.



NHCU Elected Slate of Officials:

Board of Directors

Linda Brown - Chairman
Ralph Altice - Vice Chairman
Deloris Bagsby - Secretary
Craig Jones - Treasurer
Larry Landrum
William W. Lewis
Joe Mills

Supervisory Committee

Scott Huval - Chairman
Ashley Zavros - Secretary
DeAnna Ferguson



New Horizons Lends a Helping Hand to Penelope House

NHCU presented a \$500 check to Penelope House for needed COVID-19 supplies and Easter meals. This was made possible through Credit Union employee's fundraising program, Horizons Helping Hands.

Congratulations to the NHCU 2020 Scholarship Recipients!

New Horizons offers financial solutions for your Real World through many programs, including the annual college scholarship opportunity. This scholarship program has been going strong for over 18 years with over \$65,000 in scholarships awarded to help New Horizons youth members pursue higher education.

This year, we are proud to announce the recipients of the 2020 NHCU Scholarship....

Ashleigh Nelson of Alma Bryant High School
Braxton Bauer of Fairhope High School
Bryson Martin of Fairhope High School
Cameron Harris of B.C. Rain High School
Savannah Dinkel of W.P. Davidson High School

Congratulations to you all, it is well deserved!

Attention all New Wave Savers
who are graduating high school:
Be on the lookout on New
Horizons' social media for a
chance to win \$50 through our
CU Grad Contest!



Important Notices & Reminders:

Branches Closed May 25, 2020

In observance of Memorial Day, all NHCU branches will be closed Monday, May 25th. ATMs and Online Banking will remain available during this time.

NHCU Branch Operations Change Due to Coronavirus Restrictions

Effective March 23rd, all New Horizons Credit Union branches now offer lobby service by appointment only but will continue with full drive-thru service. This change is due to limited staff caused by school closings and Coronavirus restrictions in place for everyone's health safety. Appointments can be made by calling 1-800-824-3610 or by clicking [here](#). Your patience is greatly appreciated.

Protect Yourself Against Fraudsters Taking Advantage of the Coronavirus Crisis

Fraudsters are out there, and they are posing as government officials inquiring about your possible Coronavirus Stimulus Package and scamming victims out of their social security number and even asking for a "processing fee" to get your credit card or account numbers.

They are using text messaging, phone calls, and emails so please be aware and do not offer your personal information.

Scammers are also pretending to be charitable organizations and special GoFundMe accounts to lure unsuspecting consumers into donating their hard earned dollars. Please make sure to verify any charitable organization and who your donation actually benefits. If the organization is requesting cash, gift cards, or transfers of funds directly from your account - these are warning signs to not proceed and end the call. Plus, e-mail phishing attacks are on the rise. Please do not open or respond to e-mail threats, offers and other unknown origin e-mails. If unsure, contact local authorities.

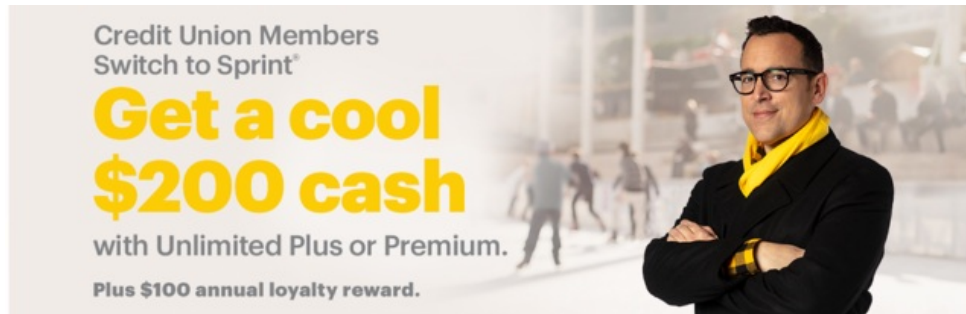
Just a reminder that New Horizons Credit Union has a system that monitors members' accounts for possible fraud. You may be contacted if fraud is suspected, but NHCU will never ask for personal information such as online credentials, your entire card number, account number, or social security number via email, voice, or text messaging. To report fraudulent charges, or a lost or stolen card during business hours, contact our Call Center at (251) 316-3240. After hours, call (800) 449-7728.

There are many forms of social media that we use day in and day out - with friends and in doing business. All forms of social media have their share of scams by some very creative fraud artists who can cause everything from computer viruses to ID Theft if you fall victim.

Protect yourself on social media by taking the same basic steps as you would for any other method of keeping your data safe: Don't share with strangers, know who you are communicating with and verify their identities, be aware that scams exist, and remember that if something sounds too good to be true, it is.

*If you ever feel you have been a victim of fraud, please contact your credit union or [identitytheft.gov](https://www.identitytheft.gov).

New Horizons Credit Union Members Can Get \$200 Cash From Sprint



As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy:

1. Switch to Sprint and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty! Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

[Visit LMCU Rewards Page](#)



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 organization, governed by a member-elected Board of Directors. We lend to our neighbors 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. 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, products, and services by calling 1-800-824-3610 or visiting NewHCU.org. APR= Annual Percentage Rate.

For some links within the New Horizons Credit Union eNewsletter, 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.