

# NEW WAVE

## Savers Account

### Youth Newsletter



P.O. Box 2966  
Mobile, AL 36652



## SUBMIT YOUR A/B REPORT CARDS!

- \* Parents, we're accepting Fall semester report cards for our **January 15, 2026**, Good Grades Drawing. Submit your child's report card before January 15 for their chance to win \$50 and a New Wave Saver Backpack!

*A/B report cards can be turned in at any time and at any*

- branch drive thru, placed in our Night Drop Box, or emailed to [marketing@newhcu.org](mailto:marketing@newhcu.org).*



# The Gift of Giving: People Helping People



**Did you know that one of the things that sets credit unions apart from big banks is that we follow the "People Helping People" mindset?**

Here at New Horizons Credit Union, we have a program called **Horizons Helping Hands** where we donate money and volunteer for local charities.

This is more than just writing a donation check. We have hosted food drives and have volunteered to cook meals for families at the Ronald McDonald House. Each NHCU branch also has a container where we collect pop tops from cans of

soda, soup, or pet food to donate to the Ronald McDonald House.



## What Does Giving Mean?

Giving is when you share something you have to help someone else. It can be:

- A kind word
- A helping hand
- A toy you no longer use
- A few coins you have saved

No gift is too small when you give it from your heart.

## Save a Little, Share a Little

Every time you save money in your **New Wave Savers Youth Account**, you learn how to plan for your future. But saving can also help you give to others! Try this challenge:

- Save a small amount each week.
- At the end of the month, choose a way to share through donating canned food or buying a surprise for someone in need.



## New Year Challenge: Give, Save, Learn

As we kick off 2026, set goals in each of these categories:

**Give** - How can I help someone this year?

**Save** - What am I saving for?

**Learn** - What money skill do I want to learn next?

## Kindness Bingo

Your acts of kindness may seem small, but together they reflect the spirit of credit unions—People Helping People.

**IT'S COOL  
TO BE KIND**



HELP A FRIEND	WRITE A THANK YOU NOTE	DONATE OLD CLOTHES, TOYS, AND BOOKS	VOLUNTEER WITH YOUR FAMILY
HELP AN ANIMAL SHELTER	GIVE SOMEONE A COMPLIMENT	SMILE AT 5 PEOPLE TODAY	MAKE CARDS FOR LOCAL NURSING HOME
HOLD THE DOOR OPEN FOR SOMEONE	CREATE A SHARE SAVINGS JAR	DONATE FOOD TO A LOCAL FOOD BANK	COOK A MEAL/TREAT FOR A NEIGHBOR
PICK UP TRASH IN THE PARK	CLEAN YOUR ROOM WITHOUT BEING ASKED	HUG A LOVED ONE	INVITE SOMEONE NEW TO SIT WITH YOU AT LUNCH

# NEW WAVE

## Savers Account

### Teen Newsletter



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# The Gift of Giving: People Helping People

Did you know one of the biggest things that makes credit unions different from big banks is our "People Helping People" philosophy? It basically means we're all about supporting our members and our community—not just making a profit.

At New Horizons Credit Union, we live this out through a program called **Horizons Helping Hands**. Through it, we donate money and volunteer with local charities.

This is more than just writing a donation check. We get involved in real ways—like hosting food drives or cooking meals for families staying at the Ronald McDonald House. Every NHCU branch even has a container where members can drop off pop tops from soda, soup, or pet food cans, which we donate to help support their programs.

Since you have a **New Wave Savers Youth Account**, you're already part of this. Because credit unions are member-owned, the money you save

helps us give back and support these projects in your community.

**How else can you make a difference this year?**

**Some low-cost acts of kindness include:**

- Make a playlist for someone you know is having a rough week
- Bake & share treats
- Create a piece of art for a friend
- Leave an anonymous encouraging note
- Volunteer at a local animal shelter
- Donate food, clothes, books to a local shelter
- Volunteer to help pick up trash around your community
- Hold the door open for someone
- Let someone ahead of you in line



## Fun Fact:

Your brain releases "feel-good" chemicals when you spread kindness! **People Helping People** really benefits everyone!

Source: Mental Health America

# 2026 SCHOLARSHIP APPLICATION

*Graduating high school this May and considering your next steps? Whether you're going to a university, community college, or trade school, we have exciting news for you:*

*Download our 2026 scholarship application for a chance to be one of five students awarded \$1,000!*

*To get started, visit [NewHCU.org/accounts/new-wave-savers-account](http://NewHCU.org/accounts/new-wave-savers-account) to download the application. Don't miss out on this opportunity—apply today!*

**DEADLINE: APRIL 1**

## Kindness Bingo

Complete this Kindness Bingo card in the spirit of **People Helping People**!

HELP A FRIEND	STAND UP FOR SOMEONE WHO IS BEING LEFT OUT	WRITE A THANK YOU NOTE	DONATE OLD CLOTHES	SHARE SOMETHING POSITIVE ON SOCIAL MEDIA
VOLUNTEER WITH YOUR FAMILY	HELP AN ANIMAL SHELTER	GIVE SOMEONE A COMPLIMENT	SMILE AT 5 PEOPLE TODAY	DO SOMETHING KIND IN SECRET
HOLD THE DOOR OPEN FOR SOMEONE	CREATE A SHARE SAVINGS JAR	<b>FREE SPACE</b>	DONATE FOOD TO A LOCAL FOOD BANK	COOK A MEAL/TREAT FOR A NEIGHBOR
PICK UP TRASH IN THE PARK	CLEAN YOUR ROOM WITHOUT BEING ASKED	HUG A LOVED ONE	DO A SIBLING'S CHORE FOR THEM	HELP A CLASSMATE STUDY
INVITE SOMEONE NEW TO SIT WITH YOU AT LUNCH	LET SOMEONE GO AHEAD OF YOU IN LINE	THANK YOUR TEACHER/BUS DRIVER	LEAVE A KIND ANONYMOUS NOTE FOR SOMEONE	TELL SOMEONE WHY THEY'RE SPECIAL

## 2026 Goals



### Give

What is one way I can give back to my community this year?



### Save

What am I saving for this year?



### Learn

What's a new skill I want to learn this year?