



NEW HORIZONS CREDIT UNION

Solutions for the Real World

FEBRUARY 2024 E-NEWSLETTER

Earn More With Ultimate Dividend Checking



With an Ultimate Dividend Checking Account, you have the opportunity to earn a competitive dividend rate of **5.25% APY*** by performing tasks that you may already do!

[*Ultimate Checking Details](#)

Community News

Newsweek Lists New Horizons Credit Union as One of America's Best Credit Unions



New Horizons Credit Union has been recognized as one of America's Best Credit Unions 2024 in Newsweek. To create the list, Newsweek partnered with a market-data research firm to study all financial institutions in the United States. Each financial institution was analyzed using factors indicating financial health, operational performance, and metrics indicating long-term stability.

This is a great honor for New Horizons Credit Union and its standing amongst America's largest financial institutions. We thank our members for their loyalty over the years which has helped get our Credit Union where it is today.

[Read More Here](#)

NHCU Helps Kick-off Mobile County Public School System's Hi-Q Tournament Season

January was the start of the 2024 Mobile County Public School System's Hi-Q Scholastic 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!



2024 Horizons Helping Hands Tab Top Collection



Each NHCU branch is collecting tab tops through October in support of one of our [Horizons Helping Hands](#) charities, The Ronald McDonald House Charities of Mobile. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest

Accounts & Services to Know About

New Wave Savers Good Grades Drawing

Congratulations to our New Wave Savers Good Grades Drawing winners, Aashirya and Scarlett!



Thank you to everyone who entered - we are proud of all the New Wave Savers and their excellent grades! We will have another drawing in July so keep the good grades coming! If your child doesn't have a New Wave Savers Account, now is a great time to get him or her started on the path of saving by opening an account today.

Plus, don't forget that New Horizons Credit Union awards five \$1,000 scholarships to high school seniors who are members of our Credit Union and who go above and beyond in their school or community - [click here to download the application](#). The deadline is April 1, 2024.

***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 saving 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.

[*Individual Retirement Account
Details](#)

Understand Your Money Personality



Join GreenPath Financial Wellness to learn how your money personality, and the money personalities of those you share financial decisions and responsibilities with, may impact your ability to reach your goals.

Learn more by joining the webinar **Wednesday, February 28 at 12:00 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](#)

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

In observance of Mardi Gras and Presidents' Day, we will be closed Tuesday, February 13th, and Monday, February 19th. 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 Thursday, April 25, 2024, 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**

February Fraud Tips

Take a few simple steps to protect your digital devices, so you can better secure your identity and personal information during tax season.

- Use firewall and security software, and set it for automatic updates
- Never download software or apps from pop-up advertising
- Use strong and unique passwords
- Set up Multi-Factor Authentication
- Only submit personal information through encrypted websites (look for "https" addresses)
- Back up your files
- Treat your personal info like cash, don't leave it lying around
- Be cautious when you receive an email that poses as a trusted source (i.e. bank, tax provider) with an urgent message (i.e. update your

account now!) and instructions to open a link or attachment

- Talk to family about online security (with computers and mobile devices)

Please Note: NHCU 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.

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



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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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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.

New Horizons Credit Union | PO Box 2966, Mobile, AL 36652

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