



NEW HORIZONS CREDIT UNION

Solutions for the Real World

FEBRUARY 2020 E-NEWSLETTER

**Click Here To
Watch Our Video**



NEW HORIZONS CREDIT UNION

Solutions for the Real World

Refer your friends and family to New Horizons Credit Union! When they take out an **auto loan** of \$20,000 or more, or a **home equity loan** of \$25,000 or more, you **BOTH MAY EARN \$70!***

[Learn More!](#)

Loan News

**Consolidation Solutions For
You!**



Work towards getting out of debt and consolidate your debt with **Home Equity Loans** with rates as low as **4.00% APR*** for up to 60 months.

[Click here to learn more!](#)

Auto Loans with NO PAYMENT FOR 90 DAYS!

Auto rates so low, you'll want to zoom in to New Horizons! We want you to love your car and the payment.

Auto Loans with rates 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!



[Check it out!](#)

Accounts You Should Know About

Individual Retirement Accounts (IRAs) May Help Defer Some Taxes*

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](#).

Need help investing? Check out our partner, Southern Capital Services!

Every member is unique and has their own definition of financial independence and their own comfort zone for investments. Your Credit Union offers Certificate Accounts, Individual Retirement Accounts, and Money Market Accounts that are fully insured by the National Credit Union Administration. These accounts offer a safe way to invest for the long-term.



New Horizons Credit Union understands that we also have members who want to earn a higher yield on their money and are willing to take on some risk. For these members, New Horizons Credit Union has partnered with Southern Capital Services that brings both experience and integrity. They can customize an approach to help you plan and grow your assets.

Visit our website to learn more about the available finance planning services.

[Learn More](#)

February is Fall In Love With Saving Month

A PROUD PARTICIPANT IN



FEBRUARY 24 - FEBRUARY 29, 2020

americasavesweek.org

In honor of America Saves and Military Saves week **February 24th - 29th**, New Horizons wants to encourage our members to take the pledge and develop a savings plan! A savings plan can assist with disasters, retirement, a new home, or your child's future education.

Also, as a reminder, New Horizons offers active first responders and current educators special perks for saving, also know as our Horizons Heroes account. To learn more about these perks, [click here](#).



[Take the pledge!](#)

Christmas Club & Vacation Saving Account

You can never start saving for Christmas or a vacation too early! Start contributing to your 2020 Christmas fund or vacation to more easily budget for those expenses.

Visit our website for more details.

[Learn More](#)

Community News

Stop by our booth at the 2020 Mobile Boat Show!

Friday-Sunday • March 6-8, 2020
Mobile Convention Center • Booth #246



Attention, New Wave Youth Account Members: *Our 2020 Scholarship Application is now open!*

If your child has a New Wave Youth Account with New Horizons, and is a graduating high school senior, he or she should apply for our scholarship program! Our 2020 Scholarship Application for graduating seniors is now open! We offer five \$1,000 scholarships to deserving students that are members of our Credit Union, as well as go above and beyond in their school or community. The deadline is **April 1, 2020**.

For more information on our Scholarship Program or to apply, please click the link below!

[Apply Now!](#)

Important Notices & Reminders:

February Holiday Closings

We will be closed Monday, February 17th in observance of Presidents' Day, and Tuesday, February 25th, in observance of Mardi Gras Day. ATMs and Online Banking will remain available during this time.

Be sure to [sign up for remote deposit capture](#), which offers the convenience of depositing checks from wherever you are.

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 Friday, April 24, 2020, at 7 p.m. at the University of South Alabama – Student Center – Mobile, AL.

Click the link below to learn more about the Annual Meeting and the individuals up for election.

[Learn More](#)

Important Tax Notice

If you have earned less than \$10 in interest on your New Horizons Credit Union accounts in 2019, you will not receive a 1099 Form from New Horizons Credit Union.

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.

**Get Special Savings on
TurboTax & Enter for a Chance
to Win Before the Sweepstakes
Ends on 2/13!**



Treat Yourself to Your Maximum Refund and a Chance to Win \$25K

Treat yourself to a stress-free tax season! New Horizons Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.

- Right for your unique tax situation. Simple filer? Homeowner? Investor? Freelancer or side-gigger? TurboTax has a solution for you.
- File with confidence. TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. With TurboTax, you'll get your biggest possible refund.
- Help if you need it. It's easy to get support along the way — from answers online anytime, to unlimited advice and a final review of your return from a TurboTax Live CPA.
- \$25,000 Sweepstakes. Try TurboTax Online for free by February 13th to be automatically entered to win the \$25K Grand Prize, or one of twelve \$1,000 prizes.¹

[Start TurboTax today for free and be entered to win!](#)

Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.



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.