



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

AUGUST 2021 E-NEWSLETTER

## Refer-A-Member & You Both May Earn \$50!



It's simple! Refer someone to join New Horizons Credit Union and you both may **CA\$H IN!**\* New Horizons will pay you and your referred member a \$50 bonus which will be deposited into your NHCU Savings Account and credited 90 days after the referred membership is opened.

[\\*Refer-A-Member Details](#)

## Accounts & Services to Know About

### New Wave Saver Good Grades Drawing

Congratulations to Ana C. for being the winner of the New Wave Saver's Good Grades Program July drawing!

New Horizons is proud of all our New Wave Savers who decided to participate.

We will be having more Good Grades drawings in the future so be on the lookout for a chance to win \$50 and a New Horizons CU backpack!

---

## Ask About Our Christmas Club Account to Get Ready for Holiday Expenses

Make saving for Christmas easier with our Christmas Club Account! \* Open a Christmas Club Account with any amount and make deposits as often as you wish. Then, watch your deposits grow on this dividend-bearing account. The first week in November, you will receive a deposit into your primary account for the balance held in your Christmas Club Account so you can get your holiday shopping underway. Visit our website for full details.



[\\*Christmas Club Details](#)

---

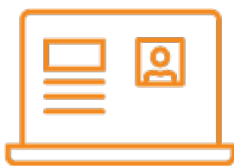
## 2022 Scholarship Applications Are Now OPEN

Our 2022 Scholarship Application for graduating high school seniors is open! We offer five, \$1,000 scholarships to deserving students who are members of our Credit Union and go above and beyond in their school or community. The application deadline is **April 1, 2022**.

[Learn More & Apply](#)

---

## Online Loan Application .25% APR \*Rate Discount



When you apply for a loan online, you may qualify for a **.25% APR\* loan rate discount on select consumer loans.\*** Take advantage before it's too late!

©NHCU 2021. NMLS #410405. \*APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer for members who apply for a consumer loan using NHCU's online [Loan Application](#) at NewHCU.org. This limited-time offer is scheduled to end on September 30, 2021. All loans are subject to credit approval. Rates are based on an evaluation of the applicant's credit and may vary. Offer cannot go below NHCU loan floor rate for any loan product or be applied to existing NHCU loans. This offer may be extended, canceled, or withdrawn at any time. Existing NHCU loans do not qualify for refinancing. This offer does not apply to members enrolled in Horizons Heroes account program. This offer does not apply to Mortgages/HELOC products, Credit Cards, or Share/Certificate Secured Loans. Call 251-316-3240 or visit [NewHCU.org](#) for details on loans and membership.

[\\*Loan Discount Details](#)

## Loan News



### Take Advantage of our Limited Time Personal Loan Special

Back to school expenses can be more manageable with our Personal Loan Special with rates as low as **5.99% APR\*** for up to **12 months** for a limited time.

\*Personal Loans

## Reel in a Great Rate

Check out our affordable boat loans with rates as low as **2.89% APR\*** for up to 66 months. Plus, take advantage of our no payment for 90-day option.



\*Boat Loans

## Community News

### Feeding the Gulf Coast Food Drive

As a part of our Horizons Helping Hands program, New Horizons Credit Union presented a check for \$500.00 and 372 pounds of canned goods collected at our branches to Feeding the Gulf Coast. With the \$500 check and canned food, Feeding the Gulf Coast will be able to provide about 2,810 meals to individuals and families in need.

Thank you to everyone who donated to such a great cause!



## St. Jude Children's Research Hospital Pin-Up Fundraiser



New Horizons Credit Union branches have launched a pin-up fundraiser to collect donations for St. Jude Children's Research Hospital as part of our Horizons Helping Hands program. Every dollar donated helps ensure that families never receive a bill from St. Jude.

Stop by any branch from **August 1st - September 14th** to donate and have your donation *pinned up* in our lobby!

---

## Volunteers of America Southeast's Operation Backpack School Supply Drive

New Horizons was happy to contribute backpacks filled with school supplies to Volunteers of America Southeast's Operation Backpack program. Volunteers of America Southeast, Inc. (VOASE) works with the Mobile County Department of Human Resources (DHR) and local church organizations to provide school supplies to children in need of back to school supplies.



## Important Notices & Reminders

### Midtown Branch Closing

Due to the repercussions of COVID causing limited staff, the Midtown branch will officially close on Friday, August 6th at 6 p.m. The Midtown Branch's 24/7 ATM will remain available until further notice. All other branches remain open to serve our members. Visit [NewHCU.org](http://NewHCU.org) for a location near you.

We also encourage all of our members to enroll in our free electronic services designed to save drive time and wait time.

*We apologize for any inconvenience this may cause.*

---

## Change in Dormant Accounts Effective August 9, 2021

If your Share or Share Draft Account has no transactions, other than the posting of dividends or fees, for a period of one year or more, your account may classify as a Dormant Account and may be subject to a \$10 monthly fee per dormant share or share draft account.

Effective 8/9/2021, only minor accounts (under 19 years of age in AL), and accounts with an active loan, mortgage, credit card, **or share and share draft accounts with a balance of \$1,000.00 or above** are not subject to Dormant Account fees.

Transactions may be performed using our Online & Mobile Banking, ATMs, branches, or by contacting our Member Services Center. If you have any questions concerning this notice, please contact our Member Services Center at (251) 316-3240 or visit any branch.

---

## Use of Non-Credit Union Third-Party Payment Services

New Horizons Credit Union wants to make members aware of our policy regarding the use of third-party financial services. If you link any of your accounts to a third-party mobile wallet app or payment service (including but not limited to PayPal, ApplePay, Zelle, or Venmo), you agree that these are not services provided by the Credit Union. These apps/services do not provide the same protections from fraud, unauthorized transactions, or other misapplication of funds as traditional banking services. When you provide your personal information, use their services, or conduct a transaction, you are subject to their terms and conditions. Funds transferred to/via third-party mobile wallet apps or payment services may not be federally or otherwise insured and should your funds become unavailable, for any reason, you assume all risk.

---

## COVID Update: Safety Measures & Branch Updates

Most of our branches are open with full lobby and drive-thru service. However, we have modified some branch operation hours and services due to limited staff caused by the pandemic. Please visit [NewHCU.org](http://NewHCU.org) for current branch operations as these may change periodically. Appointments and enrollment in our free electronic services are still encouraged to avoid wait times. Safety measures remain in place. You may make an appointment with your desired



branch by clicking the button below.

[Branch and ATM Locations](#)

[Appointments & How We're  
Responding to COVID-19](#)



CREDIT UNION MEMBERS GET  
**Up to 35% Off**  
on Credit Report and Identity  
Theft Monitoring

[GET OFFER](#)



## 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.

For some links within the New Horizons Credit Union e-Newsletter, 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.

©2021 New Horizons Credit Union

NMLS#410405