



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## MARCH 2021 E-NEWSLETTER

### Midtown & Semmes Branches Now Open

Our Midtown and Semmes branches are now open with full lobby service! Appointments are still encouraged but not required at the Semmes and Midtown branches **ONLY**. For all other branches, you can make an appointment with your desired branch by clicking the button below.



#### Midtown Branch

1610 Government Street  
Mobile, AL 36604



#### Semmes Branch

3385 Schillinger Road North, Ste 19  
Semmes, AL 36575

**Lobby:** Monday - Friday 9 a.m. - 5 p.m.

**Drive-Thru:** Monday - Thursday 9 a.m. - 5 p.m. & Friday 9 a.m. - 6 p.m.

*Due to social distancing in our lobbies, members may be asked to wait outside or in their vehicles. Masks are required in our lobbies and for appointments.*

Plus, don't forget we have multiple convenient ways for you to make your cash and check deposits! Deposits can be made anytime via our branches' secure Night Drop Boxes, by mail, through one of our two Deposit Capable ATMs (West Mobile & Daphne Branch), or through our FREE Mobile App which allows you to deposit checks via Mobile Deposit/Remote Deposit Capture after enrollment. Deposits are subject to the Credit Union's check hold procedures.

[Make an Appointment](#)

## Accounts & Services to Know About

## Online Application Loan Rate Special

When you apply for a loan online, you may qualify for a **.25% APR\* loan rate discount on selected consumer loans.\*** This is a limited time offer, so take advantage before it is too late! Apply online!



©NHCUC 2021. NMSL #410405. \*APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer from September 1, 2020 – March 31, 2021 for members who apply for a consumer loan using NHCUC's online Loan Application at NewHCU.org. All loans are subject to credit approval. Rates are based on an evaluation of applicant's credit and may vary. Offer cannot go below NHCUC loan floor rate for any loan product or be applied to existing NHCUC loans. This offer may be extended, canceled or withdrawn at any time. Existing NHCUC 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](#)

## How To Invest Like a Pro - Webinar Available



New Horizons partnered with Southern Capital Services, Inc. to host an informative webinar for those looking to start investing and understand the basics. If you missed the free webinar, click the button below to view the recording.

[Visit our website](#)

## Loan News

### Reel in a Great Rate & Boat in Style!

Apply for our affordable Boat Loan now so you can *reel* in the fun. Rates start as low as 2.89% APR\* for up to 66 months with the option of *no payment for 90 days!*



\* Boat Loans

*Start Me Up* Auto Loan\* -  
Ideal for First Time Car



## Buyers!

New Horizons offers a loan program, designed to help qualified members, such as college graduates, first time car buyers, and those wishing to establish/re-establish credit and start their financial journey.

[\\*Start Me Up Details](#)

## Community News

### Hi-Q Tournament Hosting Virtual Matches

New Horizons is delighted to once again sponsor the Mobile County Public School System's Hi-Q scholastic tournament! Each year, high school students across the county compete in this academic competition to win prize money for their school.



This year, Hi-Q has adjusted to reflect COVID-19 guidelines with matches held virtually. Matches kicked off in January and will continue through March.

### NHCU is a Proud Sponsor of the Better Business Bureau's *"Secure Your ID Shred Day"* March 20th



**When:** Saturday, March 20, 2021, 9 a.m. - 1 p.m.

**Who:** Better Business Bureau Serving Central & South Alabama - New Horizons CU sponsored

**What:** Free document shredding and tips and resources for protecting your identity; limit 2 boxes per car. Boxes

must weigh less than 50 pounds and be able to be handled by volunteers.

**Where:** James Seals Center Complex, 540 Texas Street (Texas Street Park), Mobile, AL

# Important Notices & Reminders

## Annual Meeting Notice: Change to Virtual Meeting

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 6 p.m. Friday, April 23, 2021. The location has changed due to the University of South Alabama non-availability caused by the continued pandemic. Instead, we will conduct a **VIRTUAL Annual Meeting via GoToMeeting that will be streamed from our Corporate Office at 622 Azalea Road, Mobile, AL 36609.** Information on how to view and/or listen to accommodate members with computers and those with only telephones will be made available on our website at [NewHCU.org](http://NewHCU.org). Information will also be posted at branches, sent to members via an e-Notification, mailed with member statements, and posted on NHCU social media.

Note: Due to the virtual nature of the meeting, no refreshments, door prizes, or other giveaways will be available. Annual Report booklets will be available electronically by April 15 and hard copies available by request only. If you have any questions in the meantime, please email [marketing@newhcu.org](mailto:marketing@newhcu.org).

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## Free Weekly Credit Reports

Due to the pandemic, members may receive weekly credit reports from the Credit Bureau's – Equifax, Experian, and TransUnion through April 2021. Visit [AnnualCreditReport.com](http://AnnualCreditReport.com) to request your free credit reports.



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## Limited NHCU Branch Operations & Masks Required Due to Coronavirus Restrictions

For everyone's health and safety during this pandemic, most New Horizons Credit Union branches will continue to offer lobby service by appointment only, with the exception of our Midtown & Semmes branches - which offer lobby service with social distancing. All branches offer full drive-thru service.

Friday drive-thru hours are extended to 6 p.m. CT.

Please remember to wear a mask for lobby service. You may be asked to take a temperature check and answer brief health questions before entering our branches. Our restrooms are not available.



We have limited staff caused by some daycare closings and virtual schools, so you may experience longer than normal wait times in drive-thru lines and longer hold times if calling. Appointments can be made by calling 251-316-3240 or by clicking [here](#). Your patience is greatly appreciated.

Please look for updates on our website at [NewHCU.org](http://NewHCU.org) or follow us on Facebook.

#### How We're Responding to COVID-19



SMALL SAVINGS ADD UP  
**YOU COULD BE SAVING  
UP TO \$360 PER YEAR  
ON WIRELESS**

Keep your phone, number and network and save when you switch to no-contract wireless.



## 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 financial cooperative, governed by a member-elected Board of Directors serving members worldwide through our many free electronic services. We lend to our members with all lending decisions made locally. Our members' 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, membership, products, and services by calling 251-316-3240 or visiting [NewHCU.org](http://NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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