



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## DECEMBER 2021 E-NEWSLETTER

### Final Month to *Refer-A-Loan*



Refer a family member or friend to New Horizons!  
When they take out an **Auto Loan** of \$17,000 or  
more, or a **Home Equity Loan** of \$15,000  
or more, you both may **EARN \$50!\***

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

## Loan News

### Limited-Time Holiday Loan Special

Just in time for Holiday shopping, vacations,  
and more, **Personal Loan** rates start as low as  
**3.49% APR\*** for up to 24 months.

[\\*Loan Details](#)



## \*Extended\* Online Application Loan Rate Special

When you apply for a loan online, you may qualify for a **.25% APR\*** loan rate discount on select consumer loans.\* Apply [online!](#)



©NHCUC 2021. NMSL #410405. \*APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer through March 31, 2022 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 This offer may be extended, canceled or withdrawn at any time.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 Details

## Community News

### CUNA Dora Maxwell Award

New Horizons Credit Union's own Ashley Zavros and Joe Mills were honored to accept CUNA's Dora Maxwell Award on behalf of NHCUC during the League of Southeastern Credit Unions & Affiliates' (LSCU) Southeastern Leadership Development Conference. The Dora Maxwell Award is bestowed to Credit Unions that exhibit excellence in social responsibility.



### State National Partnership Award



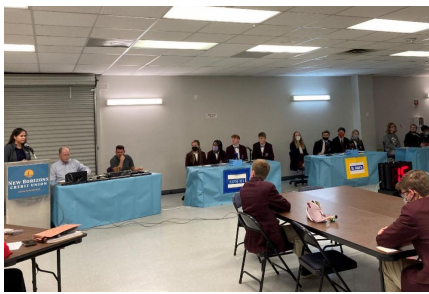
Deloris Bagsby, New Horizon Credit Union Board Member, accepted an award on behalf of New Horizons for a thirty year partnership with State National for our Collateral Protection Insurance that NHCUC provides for its membership!

## Mobile County Business Expo

New Horizons Credit Union was able to attend and speak with the community at the Mobile Area Chamber of Commerce Business Expo at the Mobile Convention Center. Thank you to everyone who stopped by our booth and entered our raffle for the chance to win two stadium blankets!



## NHCU is a Proud Sponsor of the MCPSS Hi-Q Program



Since 1986, New Horizons has been a proud sponsor of the Mobile County Public School System's Hi-Q Tournament, the oldest continuing academic competition in the United States. Hi-Q will kick off its tournament season in January.

## Holiday Tradition Contest

How do YOU celebrate the holidays? We want you to show us how you celebrate the holidays by sending us a picture and a 250 words or less paragraph detailing how you celebrate. Do you have unique family traditions? Do you make any special dishes? What makes your holidays unique?

Three easy steps for a chance to win a \$100, \$50, or \$25 Visa Gift Card!



Contest Details

# Accounts & Services to Know About

## Making an Appointment is Now Easier Than Ever

New Horizons has launched an all new appointment scheduling service that allows you to make branch appointments from the convenience of your home or office so you can avoid possible walk-in wait time. Simply select a branch, the date & time preferred, and the type of service. Then, you're all set!



[Make an Appointment](#)

## Holiday Fraud Awareness & Safety Tips

For the holiday season, e-commerce merchants are preparing for continued increase in online sales. You should be aware of scams that target the convenience of online shopping & even ATM usage:

- **E-skimming:** Scammers exploit weak links on an e-commerce platform. In many cases, a consumer can be re-directed to a malicious domain where the skimming code can capture the customer's information from the payment page. The skimming code can capture your information in real-time and send it to a remote server where the data is collected by the criminals behind the scenes. Your credit card data can be sold or used to make fraudulent purchases from that point going forward.
- **Social media scams:** Online shopping scams often involve the use of social media platforms to set up fake online stores. By using social media to advertise the fake website, fraudsters take the payment, but you will never see the goods.
- **Porch pirates:** Especially near the holidays, criminals steal packages from the doorstep/porch of unsuspecting victims.
- **Shipment update scams:** Fraudsters send a fake email notifying you of a delivery failure or the request for updated shipping information. The email looks like it's coming from the original sender, but it contains a link with malware.
- **Donation & fake charities:** Donation scams often try to replicate a charity website convincing you to donate money – which goes right to the criminal.

- **Gift card scams:** Purchase gift cards only from trusted sources.
- **ATM Safety:** Be aware of your surroundings and use machines in well lit areas. Be sure to keep your PIN private. If you're unsure, leave.

Note: If you ever feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).

## Important Notices & Reminders

*Happy Holidays from New Horizons Credit Union!*

**Reminder: Holiday Closing - Christmas Eve**



New Horizons Credit Union wishes everyone a very safe and happy holiday season. All branches will close at 1:00 p.m. on Friday, December 24th, Christmas Eve. All NHCU ATMs & Mobile Banking will still be available for use.

[ATM Locations](#)

### Tax Filing & IRA Reminder

Remember, you can use your end-of-year account statement for tax filing purposes. Members with IRAs, your IRA Balance as of 12/31/21 is its fair market value.

### COVID Update: Safety Measures & Branch Updates

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

[Branch and ATM Locations](#)

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

NHCU members receive exclusive perks through the *Love My Credit Union* discount program.



A tall, multi-story car stack with several cars visible in different colored compartments (yellow, white, red, blue, green, red). The Carvana logo is at the top.

# \$100 CASH REWARD

From Love My Credit Union Rewards when you buy a vehicle from Carvana\*

[LEARN MORE](#)

 Love My Credit Union® rewards

\*Valid only for Carvana purchases through LoveMyCreditUnion.org. See terms and conditions.



## 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](http://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](http://NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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