

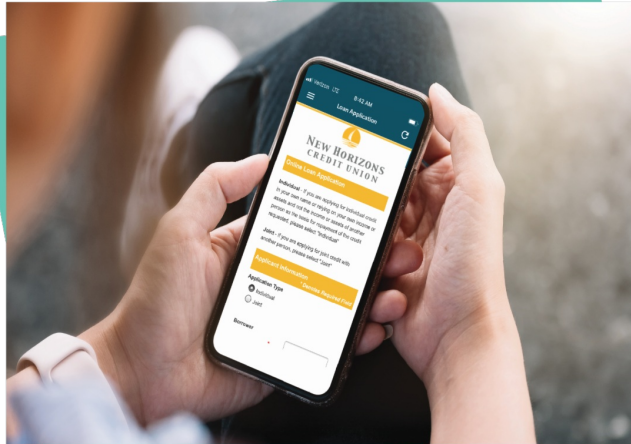


# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## FEBRUARY 2021 E-NEWSLETTER

### 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!

©NHCU 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 NHCU'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 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 This offer may be extended, canceled or withdrawn at any time.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

*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**

## 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 or a **Personal Loan** with rates as low as **6.49% APR\*** for up to 24 months.



**Consolidate Now**



## Boat in Style!

Get on the water by applying for our affordable boat loan. Rates as low as **2.89% APR\*** for up to 66 months!

**\*Boat Loans**

## Accounts & Services to Know About

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

Whether you want to start saving for your future or avoid taxes on a pension plan payout or other income, a New Horizons' IRA may be the solution. Besides flexibility, IRAs may offer advantages over other savings options, such as the opportunity for tax-deductible contributions or tax-free savings. We offer several IRA investment options to choose from and each is federally insured up to \$250,000 per member (separate from your other NHCU accounts) by the NCUA.

\*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

### More About IRAs

## Fall in Love With Saving

America Saves week is February 22 - 26.

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.



**AMERICA SAVES WEEK**  
We're signed up, are you?

**America Saves Week 2021**  
February 22 - 26, 2021 #ASW2021  
Sign up at: [AmericaSavesWeek.org](https://AmericaSavesWeek.org)

### 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.

### Saving Accounts

## Community News

### NHCU Donates Gift Cards to Penelope House



New Horizons Credit Union donated \$480 worth of restaurant gift cards to The Penelope House. These gift cards will allow The Penelope House to purchase meals for staff members and families of domestic violence they are sheltering during the pandemic.

## Hi-Q Tournament Kicks Off Virtual Matches

New Horizons is delighted to once again sponsor the Mobile County Public School System's Hi-Q scholastic tournament! Each year, 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.



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



### FREE SHRED DAY

**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

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## Important Notices & Reminders

### February Holiday Closing

We will be closed Monday, February 15th in observance of Presidents' 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.

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### Beware of Phone & Email Scams

Just a reminder that New Horizons Credit Union 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 ever feel you have been a victim of fraud, please contact us at (251) 316-3240 during normal business hours. For after-hours card fraud/lost/stolen, call (800) 449-7728. You may also contact the Federal Trade Commission to report fraud/identity theft at [identitytheft.gov](https://www.ftc.gov/identitytheft).



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### Midtown Branch Now Open





The Midtown branch at 1610 Government St officially opened its doors January 6th and offers both full lobby service and drive-thru service. Appointments are still encouraged but not required at the Midtown branch **ONLY**. Due to social distancing in our lobby, members wishing to utilize lobby services may be asked to wait outside or in their vehicles.

[Make an Appointment](#)

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## 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 23, 2021, at 6 p.m. at the University of South Alabama – Student Center - Mobile, AL. However, as was the case in 2020, attendance may become limited by State of Alabama social distancing and room capacity restrictions and unexpected University of South Alabama's pandemic restrictions. These possible restrictions may also cause the meeting to relocate and/or be conducted via a virtual meeting setting.

Notice to any Annual Meeting relocation or changes will be posted at [NewHCU.org](http://NewHCU.org), posted at all branches, sent to members via an e-Notification, and posted on NHCU social media as the date approaches.

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## 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.

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

For everyone's health and safety during this pandemic, all New Horizons Credit Union branches will continue to offer lobby service by appointment only, with the exception of our Midtown branch - which offers lobby service with social distancing. All branches will continue with full drive-thru service until further notice. 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 will not be 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



### Get Your Maximum Refund and Special Savings on TurboTax

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by – and can even do your taxes for you, start to finish. New Horizons Credit Union members save up to \$15 when you start TurboTax now!

[Learn More](#)



## 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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