



NEW HORIZONS CREDIT UNION

Solutions for the Real World

September 2022 E-NEWSLETTER

Gas On Us with a New Auto Loan



For a limited time, finance a NEW car of \$35,000 or more with New Horizons Credit Union and receive a \$50 gas card.** Auto Loan rates start as low as 2.25% APR* for up to 36 months.

****Auto Loan Special
Details**

Loan News

Credit Card Perks and Give Back Sweepstakes

Our affordable fixed-rate, no annual fee Visa® Credit Card comes with perks. Along with earning reward points through CU Rewards,



you can easily manage your account through our Online Banking Credit Card portal and set up card alerts to monitor your card activity. If you don't already have our card, [apply](#) today!

Plus, members who use our Visa® Credit Card at least four times in a week will be automatically entered into a drawing with the CU Rewards Program. Through October 30th, 20 winners will be randomly drawn to win \$5,000 as part of the Credit Union Give Back Sweepstakes!



Credit Card
Information

Reel in a Great Rate & Boat in Style!

Take advantage of our affordable Boat Loan rates so you can enjoy summer 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

Community News

Mobile Chamber of Commerce Business Expo

Thank you to all of our members who visited our booth at the Mobile Chamber Business Expo. We enjoyed speaking with you about New Horizons Credit Union's benefits of membership.



Vacay Your Way Loan Special Winner

Congratulations to our Vacay Your Way Giveaway Winner – Mrs. Rita Brady! We know you'll have a wonderful time using the \$700 Hilton Gift Card!



Thank you to everyone who took out a Personal Loan of \$5,000 or more and for choosing New Horizons Credit Union as your financial institution!

Ronald McDonald House Wish List Collection and Pop Top Drive

Throughout July, our branches and members collected essential items and food for the Ronald McDonald House Charities of Mobile, AL as part of our Horizons Helping Hands program. We also presented Ronald McDonald House with a \$250 check to purchase other items they may need. Thank you to everyone who donated!



Through October, each NHCU branch is collecting pop tops to support The Ronald McDonald House fundraising efforts. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest NHCU branch before the end of October.

Rubber Ducky Regatta

New Horizons had a great time supporting the Rubber Ducky Regatta! All proceeds of the Rubber Ducky Regatta benefited the Ronald McDonald House Charities of Mobile. The Ronald McDonald House offers a free place to stay for families with seriously ill or injured children being treated at nearby hospitals.



New Wave Savers Youth Account Good Grades Program

Congratulations to our July Good Grades winner, Kate! We are so proud of all our New Wave Savers who entered and maintained excellent grades!

We will have another Good Grades drawing in January, so keep up the good grades and don't forget to submit those report cards!



Accounts & Services to Know About

2023 Scholarship Applications Are Now OPEN



Our 2023 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. This scholarship is one of the many perks of our [New Wave Youth Savings Accounts](#).

The application deadline is **April 1, 2023**. Click [here](#) to print the application.

BBB's *Secure Your ID* - FREE Shred Day!

New Horizons is partnering up with the Better Business Bureau of Mobile to offer a free shred day! Have your sensitive documents securely shredded and

destroyed from the convenience of your car.



When: October 7, 9:00 a.m. - 12:00 p.m.

(or until the shred truck is full)

Where: Tractor Supply Company on Highway 98
(851 US-98, Daphne, AL 36526-4159)

What: *Paper documents only. Two boxes/50 pound limit.*

Resources for Hurricane Season



Hurricane season is ramping up, and we want members to stay safe - [click here](#) for a copy of our Emergency Preparedness Guide for information and planning tips for weather emergencies.

Important Notices & Reminders

Holiday Closing - Labor Day

Monday, September 5th, all branches will be closed in observance of Labor Day. All NHCU ATMs, Online Banking, and Mobile App will still be available for use.

Account Statements Are Getting a New Look

This month, you will notice some information enhancements on your August statement. The overall look of the account statements will be the same, however, you will notice a little more detail regarding:

- *NEW* Account Summary of all shares and loans on first page
- Transaction Comment for better space allocation and alignment
- Date formats updated across statement to represent industry standards
- Highlighted share and loan headers with YTD Information in header bars
- Up-to-date loan displays and summaries for Reg Z and non-Reg Z loans
- More Checking Account draft summary info for reconciliation purposes.

All of the same account information will be there, but it will look slightly different and with more details. When you receive the statement, be sure to review it slowly to avoid any confusion.

ATM Deposit Limit Notice

To help reduce fraud potential of our deposit capable ATMs, beginning **November 1st**, the daily ATM deposit limit will be \$2,500. This deposit limit only affects our three branch deposit capable ATMs at Saraland, West Mobile, and Daphne.



International Credit Union & Member Appreciation Day

New Horizons wants to celebrate our members! Stay tuned for upcoming announcements regarding International Credit Union Day and Member Appreciation Day to be held on October 20th. Details will be posted on our website and social media about the big day and how you could win a \$100 Visa Gift Card!



September Fraud Tip

As student loan holders navigate the new forgiveness program, con artists will undoubtedly be there to take advantage of any confusion.

- **Get to know the terms of your student loan and the relief program before acting.** Be sure to understand the ins and outs of your specific loan, as well as how student loan relief impacts you.
- **Never pay money for a free government program.** A real government agency will not ask for an advanced processing fee.
- **Be wary of random calls, emails or text messages claiming to be from the government.** In general, the government will not contact you using these methods unless you grant permission.
- **Watch out for phony government agencies or programs.** Scammers often make up [look-alike government websites](#) that sound similar to legitimate agencies or programs.
- **Think something seems suspicious?** Find the official contact information and call to verify.
- **Be careful, even if the information comes from a friend.** Even if a close friend or family member you trust sent you the information regarding student loan relief, make sure the claims are real first.

These tips were provided by the Better Business Bureau. If you've spotted a student loan forgiveness scam, report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). If

you 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).



**YOUR NEXT CAR COMES FULLY LOADED
WITH \$100 CASH** from Love My Credit Union Rewards
when you buy a vehicle from Carvana.*

LEARN MORE

*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.

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.

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