



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JULY 2025 E-NEWSLETTER

Personal Loans for Vacation, Back-To-School, & More!



Whether you're stocking up for school, planning a last-minute getaway, or handling life's surprises, our Personal Loan gives you the flexibility to do it all with rates as low as

**9.49% APR* for up to 36 months &
No Payment for 90 Days!**

Simple application. Quick access to funds. Competitive rates*
Use your loan where it matters the most.

[Personal Loans Details*](#)

Accounts & Services to Know About

This July, Start Your Christmas Savings Early



There are only *six months* until Christmas! Get ready for holiday shopping or travel by preparing early. Open a Christmas Club account today and start saving.

During the first week of November, the balance held in your Christmas Club account will be automatically transferred to your savings account so you can get your holiday shopping underway. Stop by a branch or visit our website to open a Christmas Club Account today!

[*Christmas Club Account
Details](#)

Ultimate Checking Accounts with Perks



Don't forget that New Horizons Credit Union offers several checking account solutions to fit your needs and lifestyle. Enjoy **Basic FREE Checking** OR choose from one of our **Ultimate Checking Accounts*** to earn perks by performing tasks that you may already do.

With Ultimate Dividend Checking earn a competitive dividend rate of up to **3.25% APY. ***

Ultimate Cash Back Checking allows you to earn up to **\$8 cashback monthly. ***

To receive these perks, all you have to do is meet the monthly requirements:

- Be enrolled in e-Statements
- Make at least 15 debit card purchases per month
- Have at least 1 bill pay, 1 ACH payment transaction, or 1 direct deposit per month

Start now and begin earning a higher dividend rate or cash back!

*Ultimate Checking Account
Details

Anytime Skip-A-Pay

Need a little extra cash this season? Our Anytime Skip-A-Pay Service gives members the flexibility to manage unexpected or seasonal expenses such as summer vacations, back-to-school shopping, holiday spending, or emergencies. You can use Skip-A-Pay twice per year, and up to five times over the life of your loan. * It's just one more way we help you stay in control of your finances, no matter what life throws your way.



*Skip-A-Pay
Details



GreenPath Webinar: *Tips For Successful Back-To-School Planning*

The start of a new school year can be an exciting time. Whether it's the first day of elementary school or the transition to college, there is much to prepare for! However, back-to-school excitement brings back-to-school costs. New Horizons Credit Union has partnered with [GreenPath Financial Wellness](#) to bring you a free webinar designed to help you save on back-to-school costs and manage unexpected expenses.

Join us for this special webinar on

Wednesday, July 16th from 1:00pm- 1:45pm CST.

Register
Now



New Wave Savers Youth Accounts & Our Good Grades Program

As a part of the [New Wave Savers Youth Account](#), we offer a Good Grades program to reward students for their hard work and good grades (A/B). Through the program, we draw a lucky student's name to win an NHCU backpack and \$50 to be deposited into their New Wave Savers Youth Account. Our next drawing is [July 15th](#), so get those good grades turned in! Click below to learn more about our Good Grades program

If your child is not a member of New Horizons Credit Union, now's a great time to open him/her a [new account!](#)

**New Horizons Credit Union adheres to the Children's Online Privacy Protection Rule or "COPPA" that prohibits collecting any personal information online from a child under age 13. For members 12 years old and younger, please have a parent or guardian complete and submit your report card to marketing@newhcu.org OR stop by any NHCU branch drive-thru to drop off your report card in person. Visit the link below for details.*

How To Turn In Your
Grades

Community News

Mobile Public Library: Summer Reading Kickoff Party

Our New Horizons team had a fantastic time at the Mobile Public Library Summer Reading Kick-Off Party! We loved connecting with so many enthusiastic young readers and their families. Supporting youth development especially with financial literacy is something we're passionate about. It was a

joy to be part of such a fun and meaningful community event. Here's to a summer filled with great stories and imagination!



Looking to help your child build smart money habits early? Visit our [Youth Account Page](#) to explore savings tools, educational resources, and fun ways to start their financial journey today!

#ILoveMyCreditUnion Day - Friday July 25th



I Love My Credit Union Day is *Friday, July 25th*, and we want to share the credit union love with our members! Stop by your nearest New Horizons branch on July 25th because we love our members, and we will have some goodies to share while supplies last.

Visit us on social media to learn more about "I Love My Credit Union Day."

Have Some Tab Tops You Want to Donate?

Each NHCU branch is collecting tab tops through October in support of one of our [Horizons Helping Hands](#) charities, The Ronald McDonald House. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc. and drop them off at your nearest NHCU branch!



Loan News

Home Equity *Solutions* for your *Real* Dreams



*Home Equity
Details

Unlock the potential of your home's equity to fund repairs, new pools, your dream vacation, weddings, tuition, and more! * An affordable lump-sum, fixed-rate Home Equity Loan may offer the flexibility you need.

Refi Your Ride... Whatever It May Be!

Enjoy up to **2% APR* OFF** your current loan rate from another financial institution. **

This program includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers.



**Refi Your Ride
Details

Make an **appointment** at an NHCU branch or apply online today.

Important Notices & Reminders

Holiday Closings

In observance of **Independence Day**, all NHCU branches will be closed **Friday, July 4th**. Our 24/7 ATMs, Voice-24, Online & Mobile Banking will remain available during this time. If you don't have our debit card, inquire today so that you may have access to over 55,000 AllPoint® ATMs nationwide.

Funds Availability Schedule

Change In Terms: Effective July 1, 2025

Due to Federal Regulations, our Funds Availability Schedule will change as follows:

- If we place a hold on your deposit, the first \$275.00 of your deposit will be available on the first business day after the date of your deposit.
- Longer delays may apply if you deposit checks totaling \$6,725.00 on any one (1) day.
- For New Accounts, the first \$6,725.00 of a day's total deposits of cashier's, certified, teller's traveler's and federal, state and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. The excess over \$6,725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the second business day after the day of your deposit.

If you have any questions about this notice, please contact our Member Services Center at 251-316-3240.

Preparing for Hurricane Season

Hurricane season is upon us. Your Credit Union will monitor conditions and post branch operation updates on our website and social media should severe weather be expected in our area. We also offer an online [Emergency Preparedness Guide](#) with resources you can use to prepare in advance.



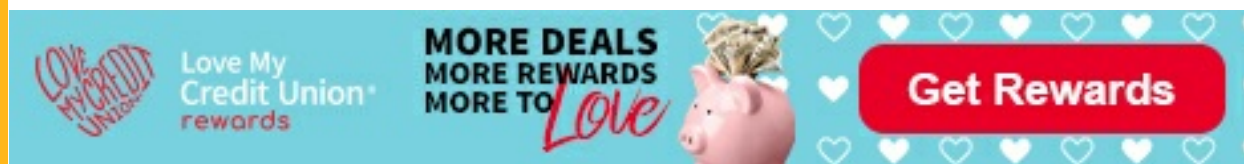
In the event of a weather emergency that affects branch operations, be sure NHCU has your current email address on file. This can be done through Online Banking, by calling 251-316-3240, or by visiting any NHCU branch.

July Fraud Prevention Tip

Remember, New Horizons Credit Union will never ask for personal information such as online credentials, card or account numbers, or social security numbers via email, voice, or text messaging. If you are in doubt

regarding any communication that appears to be from NHCU, always contact us directly at 251-316-3240. Plus, avoid lost, stolen, or misdirected mail by enrolling in New Horizons Credit Union's no-cost e-statements. E-statements provide you with the same information as paper statements, and are securely available behind Online Banking.

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).



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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Please do not reply to this email, it is not monitored. If you require assistance, please contact the Credit Union directly at 251-316-3240 or visit the nearest NHCU branch during normal business hours.

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