



NEW HORIZONS CREDIT UNION

Solutions for the Real World

SEPTEMBER 2026 E-NEWSLETTER

Get *Real* Savings with Our Affordable Auto Loan Rates!



Drive in Style with Affordable Payments!

Our competitive New & Used Auto Loan rates start
as low as **3.99% APR*** for up to **36 months**.

Plus, you have the option of making

No Payment for 90 days!

Click below for more information and apply online today.

***Auto Loan Details**

Accounts & Services to Know About

New Wave Savers Youth Accountholders: Our 2027 Scholarship Application is NOW OPEN

 NEW HORIZONS
CREDIT UNION
Savings for the future

2027
SCHOLARSHIP
APPLICATION



If your child has a New Wave Savers Youth Account and is graduating high school in **May 2027**, have your child apply for our scholarship program! We award **five \$1,000** scholarships to deserving students who are members of our Credit Union and who go above and beyond in their school and community. The deadline is **April 1, 2027**. If your child does not have a New Wave Savers Youth Account, now's a great time to open the account. It only takes \$5 to open!

Learn more today about the
[New Wave Savers Youth Account](#).

Scholarship Application

Boost Your Savings with a Certificate Account!

Save for college, vacation, or retirement more safely with a fully insured:

6-month Certificate at **4.00% APY*** or **12-month Certificate** at **3.80% APY***
with as little as **\$500**.

Other rates and terms available. Click below for details.



FREE GreenPath Webinar: Merry & Mindful Holiday Shopping



Join GreenPath's Financial Wellness' **FREE** webinar to learn how emotions, habits, values, and past experiences influence holiday spending decisions, recognize your own financial tendencies, better understand others, and develop practical strategies for staying financially balanced during one of the most emotionally charged spending seasons of the year.

Learn more by joining the webinar on

Wednesday, September 30
at 1:00 p.m.

Register today through the button below.

If you miss the webinar or can't make the scheduled time, there are more debt management and financial resources available at our [GreenPath Financial Wellness](#) link.

[Register Today](#)

Loan News

Visa® Credit Cards to fit your lifestyle!

NHCU has Visa® credit cards designed to fit your lifestyle and financial goals! Whether you're looking to build credit with a secured card, earn rewards, enjoy a lower interest rate, or take advantage of premium Signature* benefits, we have an option for you.



Make an **appointment** at an NHCU branch or apply

Community News

Football Food Drive

Stop by your nearest NHCU branch **through September 30th** to drop off your unexpired and non-perishable food items to support a [Horizons Helping Hands](#) charity, **Feeding the Gulf Coast**. To add to the fun of donating, certain food types will count as a vote for a favorite football team - Best Fan bragging rights.

Please do not donate glass items. The football team with the most donations from their respective list will gain bragging rights! The winning team will be announced via our Facebook site - so make sure to follow us.



WHICH TEAM HAS THE BEST FANS?

Drop off these unexpired & non-perishable food items into the bin in support of your favorite football team from Sept. 1-30. The team with the most donated items gets bragging rights!

***NO GLASS, PLEASE!**

UNIVERSITY OF ALABAMA

- Canned Vegetables
- Canned Soup
- Canned Fruit
- SpaghettiOs
- Pasta Sauces/Gravy
- Chef Boyardee Meals
- Canned Meats
- Canned Milk

AUBURN UNIVERSITY

- Rice & Pastas
- Boxed Dinners/Stuffing
- Cornbread & Cake Mix
- Granola
- Crackers
- Ramen Noodles
- Mac & Cheese
- Instant Mashed Potatoes

ANY OTHER TEAM BESIDES UA & AU

- Applesauce
- Fruit Juice
- Nuts
- Peanut Butter & Jelly
- Dried Fruit
- Baby Food
- Powdered Milk
- Instant Oatmeal Packets

Any Other Misc. Food Item Not Listed Above

Good Grades Drawing Winners

Congratulations to our Good Grades winners, **Mariana Finkley** and **Holly Willet!** Thank you to everyone who entered our Good Grades drawing this summer. You all should be very proud of your accomplishment! We encourage all our New Wave Savers to maintain their excellent grades so they can submit their report cards again in January for their chance to win

\$50 and a backpack!



Good Grades Drawing Details

NHCU at the Mobile Business Expo

New Horizons CU was represented at the Mobile Chamber of Commerce Business Expo. Our Marketing Team loved networking with our community, promoting our products and services, and spreading the word about financial literacy!



Have Some Tab Tops You Want to Donate?

There is only **two** more months left to collect tab tops! Each NHCU branch is collecting tab tops in support of the Ronald McDonald House which offers a free place for families to stay so they can remain close to their hospitalized children. Be sure to collect tabs from soda cans, cat and dog food, canned goods, etc., and drop them off at your nearest branch! This organization is just one of the many that NHCU's [Horizons Helping Hands](#) program supports.



Important Notices & Reminders

Holiday Closing

In observance of **Labor Day**, all NHCU branches will be closed **Monday, September 7th**. Branch ATMs, Voice-24 Telephone Account Access service, and Online & Mobile Banking will remain available during this time. If you don't have our debit card, inquire today so you may have access to over 55,000 surcharge free **Allpoint® ATMs** nationwide as you travel.

September Fraud Prevention Tips

1. **Protect Your Personal Information.** Never share your passwords, PINs, Social Security number, or account information through unsolicited calls, texts, or emails.
2. **Watch for Phishing Scams.** Think before you click. Fraudsters often use fake emails and texts that look like they're from your bank, a retailer, or a trusted company. Remember, NHCU will never contact you and ask for personal information.
3. **Review Your Transactions.** Make checking your account a routine. Regularly review transactions and report anything suspicious right away.
4. **Turn on Account Alerts.** Stay in the know with transaction and account alerts. The sooner you spot unusual activity, the sooner you can act.

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or 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](#)



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