



NEW HORIZONS CREDIT UNION

Solutions for the Real World

OCTOBER 2022 E-NEWSLETTER

We Want To Celebrate You!



October 20th is Member Appreciation Day
and International Credit Union Day!

Starting October 1st thru 20th, visit any branch to enter our
\$100 Visa® Gift Card Drawing.* Plus, receive a small token
of our appreciation with your transaction, while supplies last.

[*Learn More](#)

Community News

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

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. No plastic bags, binder clips, or anything non-paper.*

Penelope House & Domestic Violence Awareness Month

Through our [Horizons Helping Hands Program](#) and the \$1,000 we received as a winner of #ILoveMyCreditUnion Day, we were able to donate \$2,500 to Penelope House! This money will go towards supporting victims of Domestic Violence.



Plus, October is Domestic Violence Awareness Month. We will support the Penelope House by participating in the #StopDV movement. Be sure to visit our Facebook page starting October 6th to vote for your favorite traffic light that each branch will decorate to raise awareness.

Mobile County Public School System College Fair

New Horizons Credit Union participated in the MCPSS's College & Career Fair to speak with high school seniors about financial education, college budgeting, and our 2023 Scholarship Program.



New Horizons partners with [GreenPath Financial Wellness](#) to offer Student Loan Support resources. GreenPath aims to educate members on the pros and cons of each Student Loan option so members can make an informed decision on which Federal Student Aid choice is best for them.

Plus, the New Horizons Credit Union [2023 Scholarship Application](#) for graduating high school seniors is now open! We offer five \$1,000 scholarships to deserving students who are members of our Credit Union, and who go above and beyond in their school or community. The deadline is April 1st.

Gas On Us with a New Auto Loan

Hit the road with an auto loan!
Auto loan rates start as low as
2.25% APR* for up to 36 months.

For a limited time, finance a NEW car of
\$35,000 or more with New Horizons Credit
Union and receive a \$50 gas card.**



****Gas On Us
Details**

RV Adventure is on the *Horizon*



Start exploring with an RV Loan!
New and used RV Loans start as low as
4.75% APR* for up to **180 months**.
PLUS, we offer the option for no payment
for 90 days!

***RV Loan
Details**

Accounts & Services to Know About

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
Details

Resources for Hurricane Season



Natural disasters and other major emergencies happen - sometimes unexpectedly. We want members to stay safe - [click here](#) for a copy of our Emergency Preparedness Guide for information and planning tips for weather emergencies.

FREE Webinar on Student Loan Forgiveness

After 2 ½ years of federal student loans being on pause, recent announcements of relief, including loan forgiveness, means there is a lot of new information to navigate.



Join GreenPath Financial Wellness for a special webinar to gain clarity on the current status of federal student loans and what you need to do now!

Learn More and
Register

Important Notices & Reminders

Holiday Closing - October 10th

All branches will be closed in observance of Columbus Day, Monday, October 10th. NHCU ATMs, Online Banking, and Mobile App will still be available.

ATM Locations

Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position by obtaining a BoD/Supervisory Committee Application Packet from the NHCU Corporate Office at 622 Azalea Rd., Mobile, AL 36609. Mail completed packet to **Nominating Committee Chair; NHCU, P.O. Box 2966, Mobile, AL 36652**. Packets must be received by Monday, November 15, 2022.

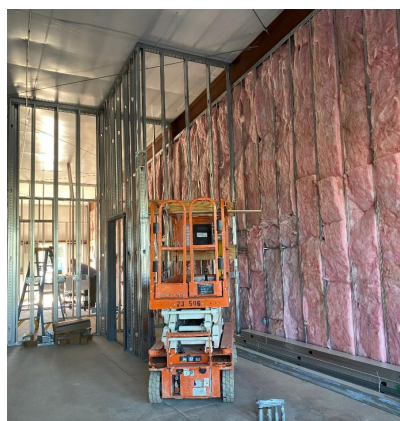
ATM Deposit Limit Notice

Beginning November 1st, the daily ATM deposit limit will be \$2,500.00. This deposit limit only affects our three branch deposit capable ATMs at Saraland, West Mobile, and Daphne.



Theodore Branch Progress Update

Construction has begun inside our Theodore branch! We are excited to share our progress with our members. Be on the look out for our opening date announcement later this Fall.



We truly appreciate your patience and cannot wait to open our doors!

October Fraud Awareness Tip

If you are making a big home purchase, be very careful when evaluating installation offers, especially if they are unsolicited. Con artists use misleading sales tactics and outright lies to trick homeowners out of money and personal information. If you've received an offer for "free" anything, it's likely a scam. Here is how to spot them:

- Before you accept an unsolicited offer, do some research on the companies in your area. Investigate each company's reputation and business practices before you consider signing a contract.
- Take your time - know that a legitimate company won't pressure you to act. Con artists want to provoke an emotional reaction that

would cause you to give in to their requests without thinking it through.

- Get competing bids. If someone is pulling a con, they will be much easier to spot this way.
- Ask questions about any aspect of a contract or proposal you don't understand. If the company gets upset about your questions, refuses to answer them, or is vague, consider it a red flag.

These tips were provided by the Better Business Bureau. If you've spotted a 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).*



IDENTITYIQ®
Love My Credit Union®
rewards

IS YOUR **STOLEN IDENTITY** BALLIN' ON YOUR BUDGET?
Get up to **35% OFF** identity theft protection services.

LEARN MORE

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](https://www.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](https://www.NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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