



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JUNE 2021 E-NEWSLETTER

Relax & Take a Vacation with our Personal Loan Special



This summer, take a much-needed vacation with our Personal Loan special with rates as low as **5.99% APR*** for up to **12 months** for a limited time.

[*Loan Details](#)

Accounts & Services to Know About

Take Advantage of Our *Free* Electronic Services

New Horizons offers a variety of no-cost Online and Electronic Services that are guaranteed to save you time! If you haven't already, enroll in Online Banking today, so you can get started using these services:

Mobile App with Remote Deposit Capture: Avoid standing in line or waiting in a drive-thru to deposit a check with this service.

Bill Pay Service: iPay makes paying bills more convenient than ever, giving you more freedom to enjoy life!

Direct Deposit/Automatic Payments: A fast and convenient way to manage your everyday financial transactions at no cost to you.

[Online and Electronic Service Details](#)

Student Loan Support & Counseling Services



Our partner, GreenPath Financial Wellness, offers counseling services such as student loan support and resources! GreenPath can help you understand student loans, repayment options, & how you can postpone or lower your payments.

Learn the pros and cons of each strategy so you can make informed decisions.

[GreenPath Resources](#)

New Wave Savers' Good Grades Program

New Horizons Credit Union offers young members, between the ages of birth-19, a youth account called New Wave Savers. This youth account offers a first step towards teaching financial responsibility.



As a part of the New Wave Savers Account, we offer a Good Grades program to reward students for good grades and hard work. In the program, we draw a lucky student's name to win a New Horizons Backpack & \$50.

Here's how it works:

- Offered to our K-12 grade New Wave Saver members
- Must have a B- average or above
- Bring your report cards to any branch or submit via email*
- Make sure your full name and contact information is written on your report card or attached
- Your name will be entered into the drawing
- Submit your recent report cards by **July 15, 2021**
- Prize backpack will be delivered to your closest branch for pickup and \$50 will be deposited into your New Horizons 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 for you to marketing@newhcu.org OR stop by any New Horizons Credit Union branch drive-thru to drop off your report card in person. Visit the link below for details.

Online Loan Application .25% APR *Rate Discount



When you apply for a loan online, you may qualify for a .25% APR* loan rate discount on select consumer loans.* Take advantage before it's too late!

©NHCU 2021. NMLS #410405. *APR = Annual Percentage Rate. This .25% APR Loan Rate Discount is a limited time offer for members who apply for a consumer loan using NHCU's online [Loan Application](#) at [NewHCU.org](#). This limited-time offer is scheduled to end on September 30, 2021. All loans are subject to credit approval. Rates are based on an evaluation of the 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

Travel, Shop, Build Credit or Consolidate with an *New Horizons Visa® Credit Card*

Our Visa® Credit Card program is designed to help members save with affordable interest rates, no balance transfer fees, no annual fees, and travel safer, plus opportunities to earn reward points with qualifying purchases. Apply today!



Credit Card Details



Reel in a Great Rate

Check out our affordable boat loans with rates as low as 2.89% APR* for up to 66 months. Plus, no payment for 90-day option.

*Boat Loans

Discover Driving *Solutions*

Auto loans and refinancing rates start as low as 1.99% APR* for up to 48 months* with a no payment for 90 days option.*

Visit an [AutoCash Dealer](#) for an extra incentive for financing with NHCU. Existing NHCU loans do not qualify for refinancing.



*Auto Loans

Community News

2021 Military Saves Designation of Savings Excellence



We are excited to announce that New Horizons Credit Union was awarded the Military Saves Designation of Savings Excellence.

New Horizons CU earned this distinction due to our relationship with the Mobile Navy League, GreenPath Financial Wellness, and our [Horizons Heroes Account & Perks](#).

Southwest Mobile County Chamber of Commerce 2021 Business Expo

NHCU participated in the SWMCCC Business Expo where we were thrilled to talk to members and make new connections with others in the community!



Important Notices & Reminders

Branches Closed Monday, July 5, 2021

In observance of Independence Day, all NHCU branches will be closed Monday, July 5th. ATMs, Online & Mobile Banking, and Voice-24 remain available.

Get Prepared for Hurricane Season - *Starting June 1st*

Hurricane season is upon us. Your Credit Union will monitor conditions and post branch operation updates on our website & social media. We also offer an online Emergency Preparedness Guide with resources you can use to prepare in advance.



Heads Up Florida Residents (& AL residents living near Florida state lines): Florida's 2021 Disaster Preparedness Sales Tax Holiday will run through Sunday, June 6. Visit www.floridarevenue.com for details.

[Emergency Preparedness Guide](#)

Combatting Elder Financial Abuse

June 15th is World Elder Abuse Awareness Day (WEAAD) which gives financial institutions the opportunity to educate our members about elder abuse – especially elder financial abuse. It is important we educate members and provide resources on how they can protect themselves and their loved ones.

[Click here to learn how you can detect and protect the elderly from abuse, and what to do should you suspect it.](#)

Beware of Spoofing Scams

Spoofing can apply to several communication channels, such as websites, emails, phone calls, texts, IP addresses, and servers – Any time a scammer disguises their identity as another, it's spoofing. By disguising as a "real business" using similar colors and branding, scammers can effectively trick their victims into giving out their personal information.

What are the signs of spoofing?

- The email address is similar to the original.
- Poor grammar is used in the messages.
- The URL address does not have the "s" in the https:// or a lock symbol that typically signifies a secure website.
- You receive calls from unknown numbers.
- Attachments in emails seem suspicious.

How can you protect against spoofing attacks?

Do's

- Do turn on your spam filter
- Do examine the communication
- Do confirm the information
- Do hover before clicking
- Do set up two-factor authentication
- Do invest in cybersecurity software

Don'ts

- Don't click unfamiliar links or downloads
- Don't answer emails or calls from unrecognized senders
- Don't give out personal information
- Don't use the same password

Just a friendly reminder, New Horizons 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 feel like you are being spoofed, do not respond – delete.

COVID Update: All Branch Lobbies Fully Open

All branches are open with full lobby and drive-thru service. Appointments are still encouraged to avoid wait times due to staff limitations. You may make an appointment with your desired branch by clicking the button below.

Lobby Hours: Monday - Friday 9 a.m. - 5 p.m.

Drive-Thru: Monday - Thursday 9 a.m. - 5 p.m. & Friday 9 a.m. - 6 p.m.

Safety precautions such as social distancing, masks, and temperature checks will be required for lobby service. Hand sanitizer stations are available at all branches. Restrooms are not available. Due to social distancing in our lobbies, members may be asked to wait outside or in their vehicles. Enroll in our many free [electronic services](#) & ATM locations to save time. Look for updates on our website at NewHCU.org or follow us on [Facebook](#).

[Branch and ATM Locations](#)

[Appointments & How We're
Responding to COVID-19](#)



Love My Credit Union®
rewards

SMALL SAVINGS ADD UP

YOU COULD BE SAVING UP TO \$360 PER YEAR ON WIRELESS

Keep your phone, number and
network and save when you
switch to no-contract wireless.



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. APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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