



NEW HORIZONS CREDIT UNION

Solutions for the Real World

JUNE 2025 E-NEWSLETTER

Your Summer, Your Way with Our Credit Card *Solution*.



Get more from your summer with one of our **Visa® Credit Cards**. Whether you are planning a getaway, working on home improvements, or looking to up your credit game, we have the *solution* for you. And remember, carrying our Credit Card is safer than carrying cash and can be replaced if lost or stolen.

[Visa® Credit Cards
Info](#)

Accounts & Services to Know About

EARN MORE with an Ultimate Dividend Checking Account



NHCU offers checking account *solutions* to fit your needs and lifestyle with a free Debit Card. Enjoy Basic Checking OR our **Ultimate Dividend Checking Account**. * You may earn up to **3.25% APY*** on balances up to \$10,000 by performing tasks that you may already do!

[*Ultimate Checking Account Details](#)



GreenPath Webinar: Emotionally Healthy Spending

Do you find it hard to say no to loved ones when it comes to money? Do impulse purchases or money stress get the better of you?

If so, there's support available.

New Horizons Credit Union has partnered with [GreenPath Financial Wellness](#) to bring you a free webinar designed to help you understand emotional spending and build a spending plan that works for you.

Take the first step toward financial peace of mind.

Join us for this special webinar on

Wednesday, June 11th from 12:00 pm-1:00pm CST.

[Register Now](#)



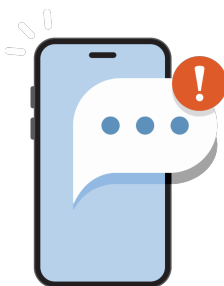
New Wave Savers Youth Accounts & Our Good Grades Program

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](#)



Stay In the Know: Update Your Contact Info

Help Us Stay Connected with You

Keep your contact details current so we can reach you when it matters most. Log in to your account in our free Online Banking service to verify or update your phone number, email, and mailing address today. Due to the cost of mailing, we charge a return mail fee, so keeping our contact information current is important. Remember to also update your contact

information on Joint Accounts you may be listed on such as your child's account. You may also update contact information by visiting any branch or calling our Member Services Center at 251-316-3240.

[Click Here for more Information on Our Electronic Services](#)

Community News

Ronald McDonald House Rubber Ducky Regatta

We're proud to be recognized with the Rubber Ducky Regatta Sponsor Trophy from Ronald McDonald House Charities. Supporting families in our community is at the heart of what we do through [Horizons Helping Hands](#), and we're honored to be part of such a meaningful event. Thank you to RMHC for the opportunity to make a difference.



Have Some Tab Tops You Want to Donate?

Each NHCUC 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 NHCUC 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, and more! * Tap into your home's value with a lump-sum, fixed-rate Home Equity Loan for the flexibility you need.

Refi Your Ride... Whatever It May Be!



**Refi Your Ride
Details

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.

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

Important Notices & Reminders

Holiday Closings

In observance of **Juneteenth**, all NHCU branches will be closed **Thursday, June 19th**. Also, all NHCU branches will be closed on **Friday, July 4th** in observance of **Independence Day**. Our 24/7 ATMs, Voice-24, Online & Mobile Banking will remain available.



Preparing 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 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. Enroll in our free 24/7 electronic services so you can maintain access to your account information. 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.

June Fraud Prevention Tips

As vacation season kicks into high gear, it is important to be aware of vacation scams and how to recognize them. Below are some vacation red flags to watch out for:

1. **Be cautious with anyone claiming a vacation is "free."** Everyone loves free stuff, which is why scammers like to use this tactic. Beware of any communication claiming you have won something, especially if you do not remember entering the contest. Verify any company or booking agent before you make any payments.
2. **Pay attention to details like deposits and refund policies.** Scammers will keep information grandiose and vague. Confirm addresses of the business and vacation location before booking.
3. **Avoid any booking that requires payment via wire transfer, gift cards, or cryptocurrency.** Keep records of payments for both credit and debit card transactions.
4. **Avoid making rash decisions when booking a vacation.** Scammers create a sense of urgency, so beware of short-term "deals". Research and plan your trip and accommodations in advance.
5. **Compare prices across multiple booking services.** If something feels too good to be true, it just might be a scam!

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).



Love My
Credit Union*
rewards

**MORE DEALS
MORE REWARDS
MORE TO**

Love



Get Rewards



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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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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