



NEW HORIZONS CREDIT UNION

Solutions for the Real World

MAY 2026 E-NEWSLETTER

May is Military Appreciation Month



In honor of Military Appreciation Month, New Horizons Credit Union wants to remind members of our Horizons Heroes program.

This program offers a variety of perks to active military, first responders, and educators. *

Qualifying Horizons Heroes may receive:

.25% APR* Discount on Consumer Loans* or

.25% APY* Increase on Certificate Account Rates*

[*Horizons Heroes Details](#)

Loan News

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.

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

[* Refi Details](#)

Home Equity Solutions for your *Real* Dreams

Your home's equity could offer the *fix* you need for repairs, add-ons, that dream vacation, and much more!

Use the equity built up in your home to secure a lump sum, fixed-rate Home Equity Loan that may be tax deferrable depending on your tax situation. Always consult with a tax advisor first to ensure you qualify for tax benefits. Contact the Credit Union to make an appointment with our Home Loan specialists at mortgagecenter@newhcu.org.



[Home Equity Loan Details](#)

Accounts & Services to Know About

Earn Up to **3.25% APY*** with Ultimate Dividend Checking



New Horizons Credit Union offers checking account solutions to fit your needs and lifestyle. With an Ultimate Checking Account, you have the opportunity to earn a competitive dividend rate of up to **3.25% APY*** or **cashback*** by performing tasks that you may already do!

[*Ultimate Checking Account Details](#)

National Credit Union Youth Month - A Success

Thank you to members who stopped by one of our branches to open a New Wave Savers Youth Account or contribute to their child's existing youth account! By doing so, you were entered into our Youth Month drawing to win **one of three Visa® Gift Cards** – we will announce three winners by **May 22nd**.



Even though National Credit Union Youth Month has come to an end this year, keep teaching your child the benefits of saving and financial responsibility! Visit the link below to learn more about our New Wave Savers Youth Account and financial literacy resources.

[New Wave Savers Youth Account Details](#)

Good Grades Reward Program

As 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 a **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!



How to turn in your grades

*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.

GreenPath Webinar: Emotionally Healthy Spending

Join GreenPath's Financial Wellness' **FREE** webinar to learn practical strategies to reduce financial stress and help you build a healthier, more confident relationship with your finances.



Learn more by joining the webinar on **Wednesday, May 13 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

FREE Electronic Statements



E-statements provide you with the same information as paper statements, are securely stored behind Online Banking (for up to two years), and are available sooner than statements sent via regular U.S. Mail. If needed, E-Statements can be printed out or electronically stored for longer safe keeping. Once you log-in to Online Banking, you will see the menu for all

our **FREE** electronic services such as E-Statements. To **enroll**, click on E-Statements and use your Online Banking User ID and password.

Electronic Service Details

Community News

2026 Annual Meeting

Thank you to all our members who came out for our Annual Meeting. It was a fantastic opportunity to connect, celebrate our community, and share important updates about the Credit Union's progress and future plans. Members had the chance to mingle, meet NHCU officials, and learn more about the services and resources available to them.



We sincerely appreciate our members for your continued loyalty and for choosing New Horizons Credit Union as your primary financial institution.

2026 New Wave Savers Youth Account Scholarship Winners



New Horizons Credit Union awards five, \$1,000 scholarships annually to graduating high school senior members based on their submitted

scholarship application which includes: community service, extra curriculum activities, grades, and an essay.

We are pleased to announce the 2026 Scholarship winners:

Kelsen-Ann D. - Clarke Preparatory High School

Jaiden R. - Alabama School of Math & Science

Nolan A. - Mary G. Montgomery High School

Kamarin P. - Daphne High School

Mary "Elizabeth" M. - Davidson High School

Congratulations to these students and thank you to everyone who submitted an application, we wish all New Wave Savers the best in furthering their education. If your child is not a member of New Horizons Credit Union, now's a great time to get him/her started to take advantage of our [New Wave Youth Savers Account](#).

FREE Community Shred Day with NHCU & the BBB

New Horizons Credit Union was proud to support the Better Business Bureau Serving Central and South Alabama's Annual Shred Day. This year's Mobile event took place on Friday, April 24 at the Shoppes at Bel Air and saw an impressive turnout, with **over 600 vehicles** participating in secure document shredding. New Horizons is an advocate for fraud awareness and educational tips to guard against identity theft.



Ronald McDonald House Tab Top Collection

As part of our [Horizons Helping Hands](#) community outreach program, each NHCU branch is collecting tab tops through October in support of one of 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 branch!



Important Notices & Reminders

Holiday Closing

In observance of Memorial Day, all NHCU branches will be closed **Monday, May 25th**. ATMs and Online Banking will remain available during this time.

Holiday Closings

May Fraud Tips

Below are some tips to keep your identity safe.

- **Stop mail fraud at your mailbox:** Check your mailbox daily and remove mail promptly to reduce the risk of theft.
- **Shred personal information:** Dispose of sensitive documents like bank statements, bills, and offers by shredding them to prevent identity theft.
- **Protect your email account:** Mark unsolicited or suspicious emails as spam to help block future messages from those senders.
- **Verify online stores:** Before making a purchase, double check the website URL for correct spelling. Scammers often create a URL with one letter off from the authentic one in hopes you won't catch it.

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



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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.

[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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