



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## APRIL 2021 E-NEWSLETTER

### Enjoy Our Anytime Skip-A-Pay



Our Anytime Skip-a-Pay\* service allows you the flexibility to react to situations where you could use a bit more cash for emergencies, vacations, back-to-school costs, holiday shopping, or other times when you have higher-than-normal expenses. Sometimes skipping just one loan payment can offer the relief you need - and now we can offer a way to do that which won't affect your credit.

[\\*Anytime Skip-A-Pay Details](#)

## Accounts & Services to Know About

**April is National Credit Union Youth Month &  
an Opportunity to Win \$50!**

The theme for this year's Youth Month is "Be a Credit Union Saver and Your Savings Will Never Go Extinct." We are

BE A **CREDIT UNION SAVER** &  
YOUR SAVINGS WILL **NEVER GO EXTINCT™**

encouraging parents to open their child a savings account, so they can begin a habit of putting money into that account and start saving.

During this month, our New Wave Youth Savers can enter our drawing/essay contest and possibly **win \$50!** Plus, don't forget about our Good Grades Program for another chance to win money.

To learn more about our New Wave Savers Account and our April youth account contest, [click here](#).

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## April is also Military Saves Month



As part of Military Saves Month 2021, April 1 - 30, New Horizons Credit Union is spreading the message of saving successfully and encouraging the military community to save money, reduce debt, and build wealth.

This free, virtual event will center around weekly themes of saving automatically, saving for the unexpected, saving to retire, saving by reducing debt, and saving as a family. Military Saves, an initiative of America Saves & the Consumer Federation of America, is the nonprofit organization behind Military Saves Month.

Plus, New Horizons offers a Horizons Heroes Account with perks for First Responders & Active Duty Military members. For more information on NHCUC's Horizons Heroes Accounts, [click here](#).

[Pledge to Save](#)

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## GreenPath Financial Wellness FREE Webinar

GreenPath is offering a webinar, "Money Moves: Eight Steps to a Brighter Financial Future." You'll learn how to organize your financial life, understand spending, and create small habits that will lead to long-lasting results.

Register today and tune-in on **Wednesday, April 28, 2021 at 12:00 pm CT** by clicking the button below.

To learn about **GreenPath Financial Wellness** and their free debt management resources, or to utilize their 24/7 Virtual Financial Coach, [click here](#).

## Online Application Loan Rate Discount Special

When you apply for a loan online, you may qualify for a **.25% APR\* loan rate discount on selected consumer loans.\*** This is a limited time offer, so take advantage before it is too late! Apply online!



©NHCUC 2021. NMSL #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 NHCUC's online Loan Application at NewHCU.org. This limited time offer is scheduled to end June 30, 2021. All loans are subject to credit approval. Rates are based on an evaluation of applicant's credit and may vary. Offer cannot go below NHCUC loan floor rate for any loan product or be applied to existing NHCUC loans. This offer may be extended, canceled or withdrawn at any time. Existing NHCUC 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



### *Reel/ in a Great Rate & Boat in Style!*

Apply for our affordable Boat Loan now so you can *reel/* in the fun. Rates start as low as 2.89% APR\* for up to 66 months with the option of *no payment for 90 days!*

\*Boat Loans

## Community News

### United Cerebral Palsy of Mobile eRecycle Program

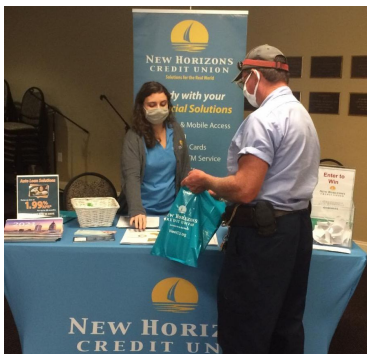
New Horizons donated several hundred pounds of used electronic equipment to the United Cerebral Palsy (UCP) of Mobile's Electronic Recycling Program to support their efforts in our community! Our Information Systems Specialists - Sean and Jay were on hand to assist. For more information about UCP's

eRecycle Program, call UCP directly at (251) 479-4900.



## Better Business Bureau serving Central and South Alabama - Secure Your ID Shred Day

New Horizons was a proud sponsor of the BBB's Secure Your ID Shred Day. The shred day was a success with over 400 people driving by to shred their personal documents to help lessen the threat of ID Theft.



## City of Satsuma Health Benefits Fair

We would like to say a huge thank you to the City of Satsuma for having New Horizons Credit Union at their Employee Health Benefits' Day, and thank you to everyone who stopped by our booth!

## Important Notices & Reminders

### Virtual Annual Meeting of the Membership

The Annual Meeting of the Membership, scheduled for April 23 at 6 p.m. CT is still planned, but the **location has changed** due to USA Campus Closure. New Horizons CU will conduct a **virtual** Annual Meeting via **GoToMeeting** that will be streamed from our Corporate office located at 622 Azalea Rd, Mobile, AL 36609. Information on how to view/listen are as follows:

Please join the meeting from your computer, tablet or smartphone  
- <https://www.gotomeet.me/NHCUAnnualMeeting/2021>

You can also dial in using your phone.

United States: +1 (786) 535-3211

Access Code: 555-846-693

New to GoToMeeting? Download the app now and be ready when your first meeting starts: <https://global.gotomeeting.com/install/521348341>

Please do not wait until April 23rd to download and test your GoToMeeting connection. Click here for "[GoToMeeting - At a Glance](#)" for things to know before joining your first GoToMeeting. If you have any trouble, call (251) 316-3141 or email [pveal@newhcu.org](mailto:pveal@newhcu.org) prior to April 23rd. On the day of the Annual Meeting, please log into GoToMeeting at least 5-10 minutes before the start of the meeting to avoid any computer boot-up or other unforeseen delays.

As we stream the virtual meeting, our Corporate office will allow a few members to attend in person. However, we are limiting attendance due to group size and social distancing restrictions. Doors will open at 5:30 p.m. CT to allow corporate operations and staff time to close. Once maximum capacity is reached, we cannot admit more attendees. Please note that even if the group size and social distancing restrictions are lifted by the date of our Annual Meeting, our building capacity is still limited due to fire marshal regulations.

The ability to conduct a virtual meeting, at this time, is particularly important for anyone with children and anyone with a weakened immune system who are asked to stay at home for their well-being. There will be an opportunity for questions via GoToMeeting's Chat function.

Members calling in have the opportunity to have their topic addressed at the Annual Meeting by contacting (251) 316-3141 by 2 p.m., April 22nd or by arranging a phone meeting with our President/CEO after the Annual Meeting.

Please note that no door prizes, no refreshments, and no member gifts will be available at this Annual Meeting. There is no need for an election since the slate of officers as presented by the Nominating Committee will be elected by acclamation. A brief bio of the slate of officers is available on our website at <https://www.newhcu.org/annual-meeting>. A copy of the Annual Report can be requested after April 15<sup>th</sup> by emailing [marketing@NewHCU.org](mailto:marketing@NewHCU.org) with your name and mailing address for a hard copy or email address for an electronic copy.

*Any questions concerning the Annual Meeting can be emailed to [Marketing@NewHCU.org](mailto:Marketing@NewHCU.org) or by calling (251) 316-3141.*

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## **Tax Filing Deadline Extended & Opportunity to Possibly Defer Taxes with an NHCU Individual Retirement Account\***

The Treasury Department and Internal Revenue Service announced that the federal income tax filing due date for individuals for the 2020 tax year will be automatically extended from April 15, 2021, to May 17, 2021. The IRS will be



providing formal guidance in the coming days on their website at [irs.gov](https://www.irs.gov).

There's still time to look into our [IRAs](#) to possibly defer taxes - each person's situation is different and we suggest you always ask your tax advisor first.

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## Midtown & Semmes Branch Lobbies Fully Open

Our Midtown and Semmes branches are open with full lobby service. Appointments are still encouraged but not required at the Semmes and Midtown branches **ONLY**. For all other branches, you can make an appointment with your desired branch by clicking the button below.

**Midtown Branch**  
1610 Government Street  
Mobile, AL 36604

**Semmes Branch**  
3385 Schillinger Road North, Ste 19  
Semmes, AL 36575

**Lobby:** 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.

*Due to social distancing in our lobbies, members may be asked to wait outside or in their vehicles. Masks are required in our lobbies and for appointments.*

***NOTE:** Please visit [NewHCU.org](https://www.NewHCU.org) for other branch lobby opening updates pending area COVID cases and vaccine availability.*

[Make an Appointment](#)

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## Masks Required Inside NHCU Branches & Other Safety Measures to be Aware of for Everyone's Safety

For everyone's health and safety during this pandemic, please remember to wear a mask for lobby service as well as practice social distancing. Hand sanitizer stations are available at all branches. You may be asked to take a temperature check and answer brief health questions before entering our branches. Our restrooms are not available.

We have limited staff caused by some daycare closings and virtual schools, so you may experience longer than normal wait times in drive-thru lines and longer hold times if calling. Appointments can be made by calling 251-316-3240 or by clicking [here](#). Your patience is greatly appreciated.

Please look for updates on our website at [NewHCU.org](http://NewHCU.org) or follow us on [Facebook](#).

## How We're Responding to COVID-19



**CARVANA**

# \$100 CASH REWARD

From Love My Credit Union Rewards when you buy a vehicle from Carvana\*

[LEARN MORE](#)

 Love My Credit Union® rewards

\*Valid only for Carvana purchases through LoveMyCreditUnion.org. See terms and conditions.

## 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](http://NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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