



NEW HORIZONS CREDIT UNION

Solutions for the Real World

SEPTEMBER 2021 E-NEWSLETTER

Disaster Relief Loan



New Horizons is ready to help as hurricane season continues to affect our area. Our Disaster Relief Loan is designed to assist with emergency funds & repairs needed because of a natural disaster. For a limited time, rates start as low as 5.99% APR* for up to 12 months.

[*Loan
Details](#)

Loan & Referral News

Refer-A-Member & You Both May CA\$H IN*

Refer someone to join New Horizons Credit Union and you both may earn \$50!* New Horizons will pay you and your



referred member a \$50 bonus which will be deposited into your NHCU Savings Account 90 days after the referred membership is opened.

[*Refer-A-Member](#)

Hit the Road with a Great Rate

Auto loans and auto refinancing rates start as low as 1.99% APR* for up to 48 months and help make payments affordable. Plus, we offer a no payment for 90 days option!* And, with the [AutoCash](#) program, you may earn a \$50 Amazon gift card!



[*Auto Loan Info](#)



Establish Credit, Consolidate, or Shop with a Visa Credit Card!

Our Visa® Credit Card program is designed to help members save with an affordable interest rate, no balance transfer fees, no annual fees, and opportunities to earn reward points with qualifying purchases.

Plus, members who use our Credit or Debit Card at least four times in a week are entered into a monthly drawing with our credit/debit card vendor, PSCU. Through October 31, five winners will be announced each month to win \$5,000!

[Credit Cards](#)

Community News

Dora Maxwell Award for Social Responsibility 2021

New Horizons Credit Union has been honored several



years with the Credit Union National Association (CUNA) Dora Maxwell Award for exhibiting social responsibility in the community through our Horizons Helping Hands program and other community endeavors. To earn this award, the credit union must show strong examples of fulfilling the credit union philosophy of "People Helping People."

Resources for Hurricane Season

Hurricane season is ramping up, and we want members to stay safe - [click here](#) for a copy of our Emergency Preparedness Guide for information and planning tips for weather emergencies.



Horizons Helping Hands - People Helping People: New Horizons Credit Union supports the efforts of the National Credit Union Foundation's *CUAid* program. If you would like to help fellow members who are victims of recent natural disasters, [click here](#).

Plus, through the end of September, members and nonmembers can make a donation at any NHCU branch to the *American Red Cross serving South AL*.

St. Jude Children's Research Hospital Fundraiser



New Horizons' branches have launched a pin-up fundraiser to collect donations for St. Jude Children's Research Hospital as a part of Horizons Helping Hands. Every dollar donated helps ensure that families never receive a bill from St. Jude.

Stop by any branch before **September 14th** to donate and have your donation *pinned up* in our lobby!

International CU Day & Member Appreciation Day

New Horizons wants to celebrate our members! Stay tuned for upcoming announcements regarding International Credit Union Day and Member Appreciation Day to be held October 21st. Updates will be posted on our website and social media about the big day and how you could win a \$100 Visa Gift Card!



Accounts & Services to Know About

2022 Scholarship Applications Are Now OPEN



Our 2022 Scholarship Application for graduating high school seniors is open! We offer five, \$1,000 scholarships to deserving students who are members of our Credit Union and go above and beyond in their school or community. The application deadline is April 1, 2022.

[Learn More & Apply](#)

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](#)

Important Notices & Reminders

Holiday Closing - September 6th

Monday, September 6th all branches will be closed in observance of Labor Day. All NHCU ATMs and Mobile Banking will still be available for use.

[Branch and ATM Locations](#)

[Change in Dormant Accounts Effective August 9, 2021](#)

If your Share or Share Draft Account has no transactions, other than the posting of dividends or fees, for a period of one year or more, your account may classify as a Dormant Account and may be subject to a \$10 monthly fee per dormant share or share draft account.

Effective 8/9/2021, only minor accounts (under 19 years of age in AL), and accounts with an active loan, mortgage, credit card, **or share and share draft accounts with a balance of \$1,000.00 or above** are not subject to Dormant Account fees.

Transactions may be performed using our Online & Mobile Banking, ATMs, branches, or by contacting our Member Services Center. If you have any questions concerning this notice, please contact our Member Services Center at (251) 316-3240 or visit any branch.

Use of Non-Credit Union Third-Party Payment Services

New Horizons Credit Union wants to make members aware of our policy regarding the use of third-party financial services. If you link any of your accounts to a third-party mobile wallet app or payment service (including but not limited to PayPal, ApplePay, Zelle, or Venmo), you agree that these are not services provided by the Credit Union. These apps/services do not provide the same protections from fraud, unauthorized transactions, or other misapplication of funds as traditional banking services. When you provide your personal information, use their services, or conduct a transaction, you are subject to their terms and conditions. **Funds transferred to/via third-party mobile wallet apps or payment services may not be federally or otherwise insured and should your funds become unavailable, for any reason, you assume all risk.**

COVID Update: Safety Measures & Branch Updates

Most of our branches are open with full lobby and drive-thru service. However, periodically, we may modify some branch operation hours and services due to limited staff caused by the pandemic. Please visit NewHCU.org for current branch operations. Appointments and enrollment in our free electronic services are still encouraged to avoid wait times. Safety measures remain in place. Make an appointment with your desired branch by clicking the button below.

[Branch and ATM Locations](#)

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

DRIVE OFF WITH \$100 CASH

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

Visit LoveMyCreditUnion.org



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



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