ABOUT CREDIT UNIONS:

Credit Unions are member owned, not-for-profit, financial cooperatives that provide many no-cost services, whereas banks operate on a for-profit basis. Credit Unions provide their members with affordable, low-interest loans and competitive dividend rates on deposit accounts.

NEW WAVE SAVERS ACCOUNTS:

New Horizons Credit Union offers youth accounts designed to help teach our young members the importance of saving and understanding financial responsibility. Any parent or guardian can open a youth account for their child. If the child is at least 16 years of age, the child may open a youth checking account as long as the parent or guardian is joint on the account. Our New Wave Savers Youth Account members receive:

- » Welcome gift
- » Yearly birthday postcard to redeem for a prize
- » Branch visit treasure chest prizes with deposits
- » No cost debit card with no cost checking account (if 16 years old with parent's authorization)
- » Access to Biz Kid\$ online financial education link at NewHCU.org
- » Invitations to participate in periodic contests
- » And we're thinking of more every day!

BECOME A MEMBER:

If you live, work, worship, or attend school in Mobile, Baldwin, Washington, Clarke, Monroe, or Escambia County in Alabama or Escambia, Santa Rosa, or Okaloosa counties in Florida, you are eligible for membership at New Horizons Credit Union. You can also join New Horizons Credit Union if you are related to a current member or if you work for a member company. If you have any questions about your eligibility, please contact us at (251) 316-3240. Membership information is available on our website at NewHCU.org, or you can stop by any of our branches and speak with a New Horizons Credit Union representative. Minors must be accompanied by a parent or guardian. New Horizons Credit Union is federally insured by the NCUA.



Solutions for the Real World

251.316.3240 | www.NewHCU.org P.O. Box 2966 Mobile, AL 36652



Follow us on Social Media









2024 New Horizons Credit Union Scholarship Application

New Horizons Credit Union offers financial solutions for the real world through many programs - such as this annual scholarship opportunity for graduating high school members. This scholarship program has been going strong for 21 years with over \$80,000 in scholarships awarded to New Horizons youth members. Since we are a not-for-profit financial cooperative, committed to the credit union industry philosophy of "People Helping People," scholarships will be awarded based on a student's academic performance, as well as, community involvement.

Eligibility requirements:

- Applicant must have a New Wave Savers Youth Account and be the primary owner in good standing.
- Applicant must be a graduating high school senior planning to attend an accredited college, university, community college, or technical school and be a full-time student.
- Applicant must request a **sealed official high school transcript** to accompany this application.
- Completed application with supporting transcripts and any other documentation must be received by April 1, 2024, to qualify.
- Applicant and parent/guardian understands that if selected as a winner of the New Horizons Credit Union Scholarship, the Credit Union may publish the winner's name and likeness in any media, including social media, for commercial and promotional purposes, and without compensation.

Please attach a resumé to this application detailing the following:

- Extracurricular School Activities Community & Civic Involvement
- Honors & Awards
- Interests, Hobbies, & Part-time Jobs

On a separate piece of paper, please write the reason for your choice in degree or career (in essay form, MLA format, 500 words minimum).

Student's Information:

Student's Signature		Parent's Signature		Date		
l have read & understand all of the eligib understand that withholding informatio		-			-	
College/University/Technical School you plan to attend			Anti	Anticipated Start Date		
High School Graduation Date	ACT	/SAT Composite Score				
High School Senior Award/Honors Day (if	known): Date	Time	Location			
CityState	e Zip	High School Coun	selor's Phone #	<u></u> -	X	
High School Address						
Name	E-ma	ail				
Guidance Counselor Information:						
Date of Birth	High So	chool Name				
E-mail Address						
Phone Number (New	Horizons Account Numb	ber			
Address		City		State	Zip	
First	Middle		Last			

Submit applications and official high school transcript to:

New Horizons Credit Union Attn: Scholarship Committee 622 Azalea Road Mobile, AL 36609

^{*}Please know that scholarship recipients will be notified no later than May 31, 2024.