



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## MAY 2022 E-NEWSLETTER

Final Month of our Limited-Time Special:  
*Refi Your Ride... Whatever It May Be!*



Refinance now with an up to 2% APR\* refinance loan rate discount and lower your loan rate from another financial institution.\*\* This includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers. This special ends May 31, 2022.

Make an appointment at an NHCU branch or apply online today. This special won't last long!

**\*\*Refi Your Ride Details**

## Loan News

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

Take advantage of our affordable Boat Loan rate so you can enjoy summer 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 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 in your home to secure a lump sum, fixed-rate Home Equity Loan. Rates start as low as 4.00% APR\* for up to 60 months.\*\*

\*\*Mortgage and Home Equity Loans

## Accounts & Services to Know About

### Military Appreciation Month and Perks

In honor of Military Appreciation Month, New Horizons wants to remind our members of our Horizons Heroes Account. This account offers a variety of perks to active military, first responders, and current educators.\*



\*Horizons Heroes Account & Perks

### Text Message Notifications



When we have important branch news, credit union alerts, and special promos to share with you, we will have the ability to text you! To opt in, text "NEWHCU" to 1-866-259-7811 or scan the code to make it even easier.\*

\*Message and data rates may apply; please contact your wireless provider if you have questions about

## Texting Terms of Service

### Learn How You Can Vacation on a Budget

NHCU partners with GreenPath to offer **FREE** financial wellness resources. In May, GreenPath



*Empowering people to lead financially healthy lives.*

is offering our members a free webinar, **"Vacationing on a Budget."** Join for a short but informative webinar on how to save money with travel discounts, identify pitfalls that can quickly ruin a budget, and take advantage of staycation options to maximize your money.

Register today and tune in **Wednesday, May 11 at 12 p.m.**

To learn about **GreenPath Financial Wellness** and their free debt management resources, [click here.](#)

Register for Webinar

## Community News

### 2022 Virtual Annual Meeting was a Success!



Thank you to everyone who joined our virtual Annual Meeting of the Membership on April 28th where the Credit Union's progress, financials, and elections were discussed. We sincerely appreciate our members for your continued loyalty and for choosing New Horizons Credit Union as your primary financial institution. Keep an eye out for details about our Member Appreciation Day to be held in October.

### 2022 America Saves Designation of Savings Excellence

We are excited to announce New Horizons was awarded the Designation of Savings Excellence Award for our efforts to encourage members to save! We are proud to serve our members and are proud to have received this honor for the fifth year in a row.



To learn more about the America Saves Program and to take the savings pledge, click [here](#).

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## Free Shred Day in Mobile - May 20th

New Horizons Credit Union is a proud sponsor of the upcoming community shred day. Members and the local community are invited to this free event organized by the Better Business Bureau on May 20th. This is a great time to rid your files of old documents that contain personal information in a secure way. Shredding documents securely helps combat potential identity theft and provides peace of mind. This is a great addition to your spring cleaning routine.



**Description:** Free document shredding, plus tips and resources for protecting your identity. 2 boxes per vehicle ONLY (size comparable to a banker's box), and no more than 50 lbs. Plan to come early because once the shred truck fills, shredding will end. **Bagged items will not be accepted. Only paper items in boxes will be taken - please.**

**When:** Friday, May 20th at 9 a.m. - 12 p.m.

**Where:** James Seals Center Complex, 540 Texas Street (Texas Street Park), Mobile, AL

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## NHCU 2022 Scholarship Winners Announced & New Wave Savers' Good Grades Program

New Horizons Credit Union offers young members, between the ages of birth-18, a youth account called New Wave Savers. This youth account offers a first step towards teaching financial responsibility and offers other opportunities.



Annually, New Horizons Credit Union awards five, \$1,000.00 scholarships to deserving graduating high school senior members based on their community and extra curriculum service, grades, and essay. We are pleased to announce the 2022 Scholarship winners:

**Kaycee C. - Mary G. Montgomery High School**

**Hayle J. - Jackson High School**

**Kacey P. - Daphne High School**



Landon R. - Satsuma High School  
Payton S. - Saraland 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!*

Also, as a part of the New Wave Savers 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 **New Horizons back pack and \$50 to be deposited into their New Wave Savings Account**. Our next drawing is **July 15th**, so turn in those progress reports and report cards!

\*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](mailto: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 Submit Report Cards

## Ronald McDonald House Branch Pop Top Collection



Each NHCU branch is collecting pop 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 branch!

## Important Notices & Reminders

### Holiday Closing - May 30th

In observance of Memorial Day, all NHCU branches will be closed Monday, May 30th. ATMs and Online Banking will remain available during this time.

### New Theodore Branch – Coming Soon!

Our Theodore location is moving to **5000 Rangeline Crossing Dr, Suite C**. Updates on an opening date will be posted on our website and on our social media.

During the move, we encourage you to download our FREE mobile app that allows remote check deposits and take advantage of the [AllPoint ATM](#) network. Plus, our West Mobile, Saraland, and Daphne Branch ATMs offer both deposit & withdrawal capabilities.



[Find an ATM](#)

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## Visa® Credit Card Payment & Reward Information Behind Online Banking

NHCU is adding a new feature behind Online Banking. Effective May 1, 2022, NHCU Visa® Credit Card holders will be able to retrieve their credit card information, make payments, check their rewards, and view all their usual Visa® Credit Card information behind the convenience of Online Banking rather than having to toggle between links. Card holders will be asked to re-register their card behind Online Banking at that time. Members not enrolled in our free Online Banking can enroll at [NewHCU.org](#) before May 1st to avoid any inconvenience. The current Visa® Credit Card payment/rewards button on our Visa® Credit Card web page will be deactivated at that time.

*Plus, we are working hard to add more services behind Online & Mobile Banking, so keep an eye on our website and social media pages for updates. Be sure to enroll in Online Banking so that you can enjoy all of the free, electronic benefits that are coming soon!*

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## May Fraud Prevention Tips

The weather is warming in some parts of the country, inspiring people to clear out clutter. One area many people overlook isn't the corner of a room or a forgotten closet; it's the digital device on which you're reading this article. We use our phones to shop, scroll, bank, and work. The National Cyber Security Alliance (NCSA) and the Better Business Bureau (BBB) reminds everyone that when clearing out the physical clutter, there's probably digital data clutter that lives on your devices. NCSA and the BBB encourage you to take a few minutes to review these tips:

- **Lock down your login:** Security is critical to protecting your accounts. Ensure passphrases for each account are lengthy, unique, and safely stored. Enable 2-factor authentication on all accounts that offer it.
- **Update your system and software:** Having the most current software, web browsers, and operating systems are some of the easiest and fastest ways to

protect your most sensitive assets.

- **Back it up:** Protect your personal and workplace data by making electronic copies of your most important files. Use the 3-2-1 rule to help guide you: 3 backup copies, 2 different media types, and 1 offline in a separate location.
- **Clean up your online presence:** When was the last time you used all of the apps on your phone or tablet? Do you know what the settings are on all of the social media accounts that check in with friends and family? Check up on all your accounts. Then, control your role by making sure you know who has administrative access to your accounts. Keep all of your passwords private.
- **Be careful what you share:** Quizzes on social media are fun, and keeping in touch is a necessity these days. However, questions on social media might give away too much information about you, your location, or your family.

*This information is shared by our partners at the Better Business Bureau.*

Note: NHCU has a system that monitors accounts for fraud. You may be contacted if fraud is suspected, but NHCU will never ask for personal information such as online credentials, your entire card number, account number, or social security number via email, voice, or text messaging. *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).*



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## 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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