

Important COVID-19 Information

As an organization whose mission is Solutions for the Real World, New Horizons Credit Union is committed to offering solutions as best we can during these troubling times. This is why we are working hard at New Horizons Credit Union to maintain business as usual.

Our hours of operation have never changed. However, how we conduct business has. Our branches operate by appointment only – which can be made via our website at NewHCU.org or through our Member Services Center at 1-800-824-3610. Our drive-thru lanes, ATMs, and Night Drop Boxes remain available as usual. You may notice higher than normal website and online traffic which may cause some delays in accessing your account information; and drive-thru lanes will be more heavily used. Your patience, as we all get through this together, is greatly appreciated.

In the News:

Stimulus Payment Deposits

There is some discussion in Washington DC about another round of Stimulus Funds. If this happens, it is our understanding that the Department of Treasury (IRS) will, again, release stimulus funds to those who qualify in the same method as done previously. If you filed your taxes electronically, your stimulus funds will be deposited by the IRS electronically to the account number and routing number you specified in your return information. If you requested a treasury check for your last tax refund, the IRS will mail a check to the address on your last return.

If you have questions about your IRS stimulus payment, we encourage you to visit [IRS](#) for more information and to see if you qualify to receive a deposit.

NOTE: New Horizons Credit Union is not able to determine when or if you will receive a payment.

New IRS Tax Filing Information Released

The IRS has extended this year's tax deadline from April 15, 2020 to July 15, 2020. The age limit for IRA contributions has been removed as a part of the 2020 SECURE Act (Setting Every Community Up for Retirement Enhancement).

If that was not enough time for you, everyone is eligible to request an even longer extension from the IRS. Find the most accurate and detailed information regarding this year's tax filing on the [IRS website](#).

The SECURE Act has been in effect since January 1, 2020 – altering aspects of retirement for Americans of all ages. In addition to removing the IRA contribution age limit, this legislation also remarks on new-parent withdrawals and 401k options for long-term part-time employees. For more information about New Horizons Credit Union's IRAs, [click here](#).

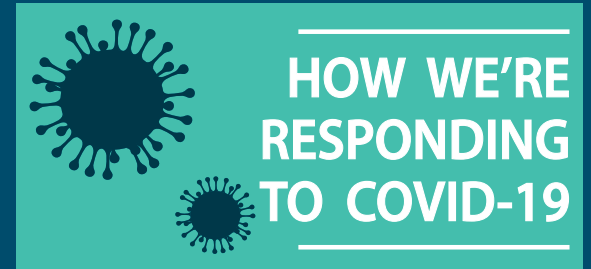
More Important New Horizons CU COVID-19 Service Information :

The Coronavirus (COVID-19) has sparked concerns as outbreaks are reported across the U.S. It's an uncertain time as economic slowdown continues. Rest assured that New Horizons Credit Union maintains a Business Continuity Plan for these situations and is monitoring the Coronavirus news as it is released.

We are committed to ensuring the safety of our members and our staff and are taking every reasonable precaution.

New Horizons Credit Union is taking a proactive approach to aid members who have been financially impacted by COVID-19. Here are a few ways your Credit Union can help during these uncertain times:

- We offer a [Coronavirus Assistance Loan](#)* to help members needing extra funds.
- Extensions on both consumer loans and mortgages up to 90 days on a case-by-case basis with COVID-19 verifiable impact are available.
- Most NHCU New Consumer Loans now come with a 90-day no payment option.
- Increased limits have now been set on Mobile App deposits.
- We are refinancing other financial institution's qualifying loans to our lower rates to save members money.
- With our Allpoint ATM Network partnership – surcharge-free ATM transactions with over 55,000 ATM [locations](#) nationwide is available so you do not have to wait in crowded lines.
- Appointment only lobby service is available at our branches to ensure safe, social distancing. See the [Appointment and Service Guide](#) for details.
- All branches have hand-sanitizer dispensers and staff are equipped with gloves and masks.
- All member lobby appointments are required to wear masks, agree to a temperature check and answer brief health questions before entry to ensure the safety of our staff and avoid the spread of the virus.
- Public restrooms are not available.
- Our website at [NewHCU.org](#) offers information on our [free electronic services](#) to easily enroll and avoid your need to go outside the home or wait in lines.
- Apply for [loans online](#) at [NewHCU.org](#) and conduct business via your home or office.*
- Apply for our free e-Statements and Bill Pay to avoid handling as much mail.
- Get confidential & free debt management resources from our partners, Greenpath Financial Wellness.
- Fun financial literacy activities and videos for children and teens through Biz Kidz as part of our New Wave Youth Account perks.
- Be assured that your funds are federally insured by the [NCUA](#).
- Our Member Services Center representatives at 1-800-824-3610 are ready to assist with inquiries.
- And, above all, follow recommended health safety by the [Center for Disease Control & Prevention](#).



New Horizons Credit Union promises to continue to promote safety and keep our members and staff informed and up-to-date. Please, visit our website at [NewHCU.org](#) periodically for the most current information concerning our Coronavirus status and other Credit Union news.

Remember, we are here to serve you during these challenging times.

Sincerely,

New Horizons Credit Union
[NewHCU.org](#)
(800)824-3610

**All loans subject to credit approval. New Horizons is federally insured by NCUA and is an Equal Housing Lender.
Updated July 2020*