

# New Century Federal Credit Union

Volume 17 Issue 3

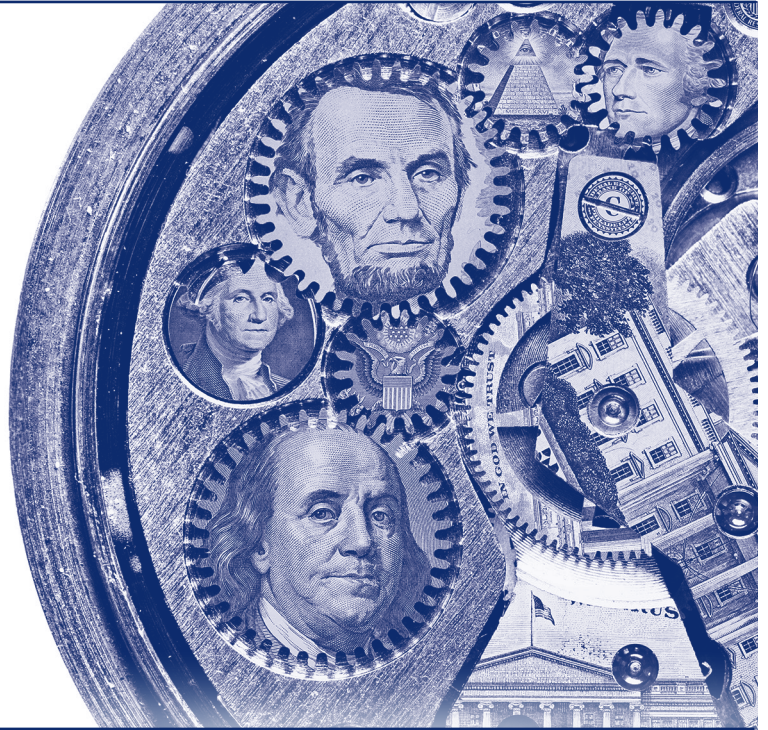
[www.newcenturyfcu.org](http://www.newcenturyfcu.org)

July 1, 2023

## Let Your Money Work For You

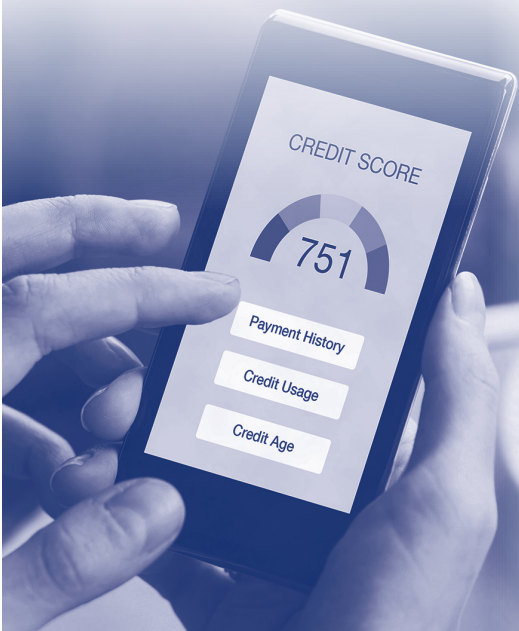
New Century FCU is pleased to let our members know that we have decided to keep our 1 year CD rate as it has been for the past quarter at the **4.16% APY\***. To show our appreciation to our members, we also have decided to put out another great rate. Our 2 year CD is currently at **4.58% APY\***. If you have a little extra money that you won't need for a year (or two), now's the time to take advantage and lock it up and earn a great rate. Reward yourself and earn a little more interest than keeping it in a savings. Take advantage of this while rates last.

*\*APY= Annual Percentage Yield. Please note, an early withdrawal may be applied if you withdraw before maturity date.*



## Credit Sense

Are you looking to be able to monitor your credit score and have easy access to it at the tips of your fingers? Credit Sense may just be the program for you. Credit Sense is a program that allows you, our members, to conveniently access and monitor your score, review your credit, and receive tips on how to improve your score which will ultimately lead to saving money. The best part about this is that it can all be done from the palm of your hand within our online banking and mobile app. You also will be notified on any pre-qualified offers that New Century FCU may offer specifically for YOU! Call or stop by one of our offices today and a credit union employee can walk you through getting started with this.



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## Locations and Hours

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291 Springfield Ave. (Lobby)  
Joliet, IL  
**(815) 741-1847**

1910 Ferro Drive (Lobby)  
New Lenox, IL  
**(815) 726-3440**

### Lobby Hours

Mon. - Fri. 9:00 am - 5:00 pm  
Saturday Lobby Closed

### Drive-up Facilities

291 Springfield Ave.  
Joliet, IL

1910 Ferro Drive  
New Lenox, IL

### Drive-up Hours

Mon. - Fri. 8:00 am - 5:00 pm  
Saturday 9:00 am - 1:00 pm

### Touch Tone Teller

Available 24 Hours  
**(888) 488-8636**

### Website

[www.newcenturyfcu.org](http://www.newcenturyfcu.org)

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## Risk Based Pricing

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Effective July 1, 2023, New Century FCU will be switching over to Risk Based Pricing for all loans. While most members are familiar with this model as almost all institutions use this approach, there might be some members that are asking what does this mean? Risk based lending means that your rate is priced based on your individual credit score. The better your score, the lower the rate you will receive. Should you have any questions, please contact the credit union for more information.




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## Shred Day

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New Century Federal Credit Union will be hosting our annual shred day once again this year. Take this opportunity to shred pay stubs, statements, bills, etc. that you are looking to get rid of in a secure way. All members of the credit union can shred up to three boxes of confidential information per vehicle. In exchange of shredding documents and personal information, NCFCU is asking that you bring a donation of at least one non-perishable food item. All donations will be delivered to a local food pantry.

Don't risk throwing out personal information and taking a chance it ends up in the wrong hands. Swing by New Century FCU and let us take care of the process for you. Below is shred date information:

**Saturday September 23, 2023**  
**from 10:00 am -12:00 pm at**  
**1910 Ferro Dr. New Lenox, IL 60451**

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## Holiday Closings

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New Century FCU offices will be closed in observance of the following holidays during the 3rd quarter of 2023:

**July 4th – Independence Day**  
**September 4th – Labor Day**  
**October 9th – Columbus Day**