



New Century Federal Credit Union

Volume 6, Issue 1

www.newcenturyfcu.org

February 1, 2012

Accounts are federally insured up to \$250,000 by the National Credit Union Administration. Go to www.ncua.gov for more information.

Annual Meeting

Great Loan Rates Still Available!

Yes we're still making loans and at some great rates. No matter what your loan need, give us a call!

What could make our rates even better? Check out the coupon on the back of this newsletter. It takes another 1/4% off of your new loan at the credit union.

Refinance a loan from another institution and reduce your rate with the coupon on the back or if our rate is lower we'll use the lower of the two so you save either way. Bring a copy of your current loan rate and let us see how we can help you save!

Great rates backed by great service makes this a great deal. Don't wait call us today!

We are changing this years format of the Annual Meeting. Instead of the business meeting followed by the dinner/dance, we are having only a business meeting. We are also changing the location of the business meeting.

This year our Annual Meeting will be held at Provena St Joe's Hospital on Springfield Avenue, Joliet, IL on March 17, 2012. The meeting will start at 1:15 PM in Conference Room A near the Springfield Avenue entrance. A brief business meeting will be followed by a prize drawing.

The reason we are changing this years annual meeting is to strengthen our bottom line. Our credit union has been through economic downturns before and when they have happened, the Board of Directors and Management have had to make changes to insure our members continue to receive the services they have come to expect from a financial institution that is safe, sound and strong.

After all, we're looking forward to the next 75 years!

Surcharge –free ATMs

Look for over 27,000 Co-op ATM locations throughout the US and Canada. Access locations by going Online, iPhone app, Text Messaging and GPS. Home or away, these resources are available 24/7. Another example of your credit union working for you!

Locations and Hours

971 N. Collins Street (Lobby)
Joliet, IL
(815) 727-3691

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

11737 Southwest Hwy (Lobby)
Palos Heights, IL
(708) 448-2016

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

Lobby Hours

Mon—Thurs 9:00 - 5:00
Friday 9:00 - 6:00
Saturday Lobby Closed

Drive-up Facilities
291 Springfield Ave
Joliet, IL

1910 Ferro Drive
New Lenox, IL

Drive-up Hours

Mon - Thurs 7:30 - 5:00
Friday 7:30 - 6:00
Saturday 8:00 - Noon

Touch Tone Teller
Available 24 Hours
(815) 774-3730

or
Outside 815 area code
(888) 488-8636

Website Address
www.newcenturyfcu.org

Check Your Credit Reports Free!

Under the Fair and Accurate Credit Transaction Act (FACT Act), consumers can request and obtain a free credit report once every 12 months from each of the three nationwide consumer reporting companies.

The recommended way to check your report is to request your file from one of the three companies every four months. This can help reduce the possibilities of errors, fraudulent accounts and identity theft.

AnnualCreditReports.com provides consumers with a secure means to do so and is authorized by all three reporting companies for this purpose. You can also request them by phone at 1-877-FACTACT.

Member Value Coupon
1/4% off

Present coupon with new loan application!
Good on all new loans except Visa Cards and Lines of Credit.

Coupon not applicable on current New Century loans.

Original Coupons only expires April 16, 2012

Shred Day

Just a reminder that this popular service will return this summer. Dates have not been scheduled yet but keep an eye on our website for more information.