



New Century Federal Credit Union

Volume 5, Issue 1

www.newcenturyfcu.org

January 1, 2011

**Wishing all of our members a Happy and Healthy
New Year!!!**

Ready for Retirement or already there?

Whether you are building a retirement account, payday by payday, have accumulated a balance to protect from market fluctuations or enjoying the retirement you saved for - the credit union offers a safe, federally insured, no cost alternative.

We offer Traditional, Roth and Educational Individual Retirement Accounts to help you prepare for retirement or educational expenses.

We offer brochures at all offices and staff to help answer questions about IRA's but you may wish to consult a financial advisor as to which IRA is your best choice.

Federal insurance on IRA's are separately insured up to \$250,000 from your other savings accounts. Worry less with a credit union IRA!

We're lowering Our Already Low Loan Rates!!!

Do you use other credit union services? If you do, we'll lower your next loan rate by as much as 50 basis points! That's right, our loan rates can be lowered by your use of other credit union services (does not apply to Visa Credit Card rates). If you don't use other services, why not sign up now? You'll save money on your next loan rate and on the services you sign up as well!

Each of these five services can help you reduce your next loan rate by 10 basis points! The services are:

- 1) NO monthly fee or minimum balance **Share Draft Checking Account**
- 2) NO fee **Visa Check (Debit) Card**
- 3) NO annual fee, fixed rate **Visa Credit Card** (Classic or Gold)
- 4) **Money Market Account**
- 5) **Certificate of Deposit** (2 years or longer term).

If you have all five, you'll lower your rate by 50 basis points! That's 50 basis points off our already low rates (not applicable to Visa Credit Cards rates). Example, your rate is 5.74% APR, with five services it could be as low as 5.24% APR. Add in the savings from the additional services we offer that cost you much less than other financial institutions, and really enjoy the credit union difference!

Call today and apply!

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

Annual Meeting

The 2010 Annual Meeting will be held on March 26, 2011 at the Orland Chateau in Orland Park. Our business meeting will start at 6:00 PM.

The Annual Dinner/Dance will follow the business meeting for those members that have purchased tickets. They will be available at any office March 1st and includes an open bar, dinner, a live band till midnight and door prizes. Tickets are limited and are available on a first come, first serve basis.

Come celebrate our 76th Annual Meeting!

Surcharge-free ATMs through CO-OP ATM Network

We are a part of the largest credit union-only surcharge-free ATM network in the country with 28,000 locations. That includes 9,000 deposit taking machines and 5,500 7-Eleven locations in the US and Canada.

Access Co-op ATM locations by going Online, iPhone application, Text Messaging and GPS. Home or away, these resources are available 24/7. Just another example how your credit union works for you!

Holiday Closures

The Credit Union will be closed in observance of the following holidays in the first quarter:

January 17th	Martin Luther King Jr. Day
February 21st	Presidents' Day