



New Century Federal Credit Union

Volume 9 Issue 1

www.newcenturyfcu.org

January 1, 2015

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

Palos Office Consolidation

On April 1st, 2015, we will be consolidating the Palos Heights office into the New Lenox office.

The New Lenox office is a full service branch equipped with cash, drive-up facilities and additional hours listed on page 2 as well as night drop and ATM services.

Members can still call the Palos phone number and talk to the Palos staff located in New Lenox .

As we have done in the past, we will continue to be present at our employee group benefit fairs and employer group visits.

For those members that use the Palos office for day-to-day transactions, please remember to call or visit our full service branches in Joliet and New Lenox after April 1st.

We appreciate your patience as we make this transition.

Win a 46" LED TV!!!

We're giving away a 46" LED TV on March 15th to one lucky member. Any member who is approved for a loan of \$5,000 or more between January 1st, 2015 and March 15th, 2015 will get a chance to win a 46" LED TV!

Finance a new or used vehicle, refinance a new or used vehicle, consolidate some loans, get a home equity loan, transfer a charge card balance or get another type of loan you've been thinking about. Call us today!

For each loan of \$5,000 or more, you will be

entered into the drawing for the 46" LED TV held on March 15th!

We're still offering some great low rates and still have our Loyalty Rewards to lower your rate even more. Loyalty Rewards lower your loan rate because you use other credit union services. Members can reduce already low rates by as much as .50% APR with our Loyalty Rewards.

Give us a call today and get a loan of \$5,000 or more and not only get a low loan rate but also a chance to win a 46" LED TV!!!

Credit Union Annual Meeting

Our 79th Annual Meeting will be held on March 28th, 2015 at Presence Saint Joseph Hospital on Springfield Avenue in Joliet, Illinois. The meeting will start at 2:00 PM in Conference Room A which can be accessed by using the main entrance of the hospital on Springfield Avenue. A brief business meeting will be followed by a prize drawing.

Locations and Hours

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

11745 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 Report for Free!

Protect yourself from fraudulent accounts and the possibilities of errors by checking your credit reports annually. Unfortunately, in today's world of hackers and scam artists, this is becoming more and more necessary to protect your good credit.

AnnualCreditReport.com provides consumers with a secure means to do so and is authorized by all three credit reporting companies (Equifax, Experian and TransUnion) for this purpose. You can also request them by phone at 1-877-FACTACT.

Consumers under the Fair and Accurate Credit Transaction Act or FACT Act can request and obtain a free credit report once every 12 months from each credit reporting company. The recommended way to check your report is to request your file from one company every four months.

Privacy Policy

Included with your statement and newsletter is a copy of our Privacy Policy. The privacy of your personal information has always been and will always be a top priority for us.

We are required by law to give you this notice to explain how we collect, use and safeguard your personal information. For future reference, our Privacy Policy will be available on our website and no longer mailed to members.

If you have any questions about our Privacy Policy, please call any office at any time.

Holidays

The Credit Union will be closed in observance of the following holidays in the first quarter of 2015:

January 19th
 February 16th

Martin Luther King, Jr. Day
 Presidents Day