



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 are enjoying the retirement you saved for - the credit union offers a safe, federally insured, no cost alternative.

We offer Traditional and Roth IRAs and Coverdale Educational Savings Accounts to help you prepare for retirement or educational expenses.

We offer brochures 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. Invest in a credit union IRA!

Lower Your Loan Rate with Loyalty Rewards!

You can lower your next loan rate just because you use other credit union services. We call them Loyalty Rewards!

Do you use these credit union services:

NO monthly fee
Checking Account

NO cost Visa Debit
Card

NO Annual Fee/
Low Rate Visa Card

Certificate of Deposit

Another low rate
credit union loan

By using those credit union services, you already save on monthly checking account fees, minimum balance requirements, annual credit card fees and high rates.

Now save even more using your Loyalty Rewards on a new purchase or a refinance, consolidation or home improvement. We have the loan for whatever your need.

Call us today and use your Loyalty Rewards to lower your next loan rate and start saving today!

81st Credit Union Annual Meeting!

Our 81st Annual Meeting will be held on **March 25, 2017** 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

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

Mortgage Lending Available

The Home Buying season is about to start so don't forget the credit union offers mortgage loans through **CU Members Mortgage**. They offer conventional, FHA and VA financing at competitive rates and flexible terms whether it's for purchase or refinance.

Their online loan system is a fast, user-friendly application and can give a decision in minutes. You can also use the online consultant to find out the mortgage you can afford and estimate your closing costs without leaving home.

Check out **CU Members Mortgage** on our website!

Free Review of Your Credit Report!

In today's world of merchant database breaches and hackers and scam artists, it is becoming more important for consumers to protect their good credit. By checking your credit report annually, you can help protect yourself from fraudulent accounts as well as errors on your credit report.

Consumers under the Fair and Accurate Credit Transaction Act, aka FACT Act, can request and obtain a free credit report once every 12 months from each credit reporting company (Equifax, Experian, TransUnion). Consumer advocates recommend requesting your credit report from one of the three credit reporting companies every four months.

AnnualCreditReports.com (or calling 1-877-FACTACT) provides consumers with a secure means do so and is authorized by all three credit reporting companies.

Holidays

The Credit Union will be closed in observance of the following holidays in the first quarter of 2017:

January 16th	Martin Luther King Jr. Day
February 20th	Presidents' Day