



**Accounts are federally insured up to \$250,000 by the National Credit Union Administration. Go to [www.ncua.gov](http://www.ncua.gov) for more information.**

## Christmas Club Accounts

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The 2010 Christmas Clubs ended on September 30th and the 2011 Christmas Clubs began on October 1st!

Remember there's no more waiting for a check, it's transferred into your savings, checking or other account you chose on October 1st!

As we have done in the past, if you have a payroll deduction to your Christmas Club Account already established, it will stay the same unless you call to change the amount or cancel.

New Christmas Club Accounts can be opened any time after October 1st. Deposits can be made by payroll deduction, mail or in our office for any amount you may think you need for next Christmas!

Christmas Clubs help make the season affordable and enjoyable!

## Credit Union Day Lunch - October 21st

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October 21st is Credit Union Day and as we have done for several years, we would like to celebrate Credit Union Day with the people that mean the most to us - you, our members!

We'll be serving brats, hot dogs, chips, soft drinks and water from 11:00 AM to 2:00 PM at each of our offices.

Credit Unions around the world celebrate the cooperative philosophy and their mission, "Not for profit, not for charity, but for service."

Please plan on celebrating Credit Union Day at your credit union and have lunch on us.

## Got the New Auto or Truck Itch?

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Or maybe it's a Used Vehicle but it's new to you? Either way we have the loan for you.

Before you go to the dealer, stop by and ask for a NADA sheet on your vehicle so you know what it's worth.

You can apply for a pre-approval while you're at

the credit union office so you can go prepared to get the best deal and get the best financing from the credit union.

Have another loan need? Give us a call, we're waiting for the chance to answer your questions and meet your loan needs. Why not call us today?

## Locations and Hours

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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

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### 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

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### Touch Tone Teller

Available 24 Hours  
(815) 774-3730

or

Outside 815 area code  
(888) 488-8636

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### Website Address

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

## Pocket Planners

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2011 is right around the corner, so plan on picking up one of our pocket planners to keep track of your appointments. We will have them available at each office after December 1st!

Planners are a member favorite and go quickly, so make sure you get into one of our offices to pick up yours.

## Vote on November 2nd

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Don't forget to vote on November 2nd, it does make a difference.

Credit union members need lawmakers that support credit union legislation. That was evidenced this year when credit unions were added to the Financial Reform Bill when credit unions had nothing to do with the meltdown of Wall Street.

Ask your candidate if they support credit union legislation and if they are a member of a credit union. Lets make sure the credit union difference is available to the next generation of credit unions members!

## Holiday Closures

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

October 11th	Columbus Day
November 11th	Veterans Day
November 25th	Thanksgiving Day
December 24th	Christmas Eve Close at 3:00 PM
December 25th	Christmas Day
December 31st	New Years Eve Close at 3:00 PM
January 1st, 2011	New Years Day