



New Century Federal Credit Union

Volume 3, Issue 1

www.newcenturyfcu.org

January 1, 2009

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

Loans Available Here!

We have money to make loans to our members!!! We have all heard about banks not making loans, but that is not the case with your credit union.

New and Used Vehicles as low as 4.74% APR!

Fixed Rate Home Equity Loans as low as 5.74% APR!

Already got the loan from someone else, refinance it to our low rates. Looking for a Home Equity Loan with no fees? We're waiting to take your application right now!

We make loans to our members, that's what we do! If you have a loan need, give us a call and let us see how we can help you!!!

Computer Conversion

We are upgrading our computer system on March 1st, 2009. This upgrade will give us the ability to offer services that our members have been requesting such as online banking (available 4/1/09)!

With the advantages of a new computer system, comes the inconvenience of change. We apologize in advance, but feel the change

will be well worth the inconvenience.

We will be closed on Saturday, February 28th, 2009 to facilitate the conversion.

There are no changes to your accounts or numbers, just the ability for us to offer our members more of the services they have been asking for and a better way for us to deliver them!

Save for Retirement with Individual Retirement Accounts (IRA's)

Retirement seems so far away but comes so quickly, especially when we haven't prepared for it. Individual Retirement Accounts are a way to help you prepare for retirement.

The credit union offers Traditional, Roth and Coverdell Educational IRA

Accounts to help you prepare for your retirement.

Consult a financial advisor as to which IRA would be beneficial to you and then come see us about a safe and insured way to save for your retirement. It'll be here before you prepare for it!

Office Hours

**971 N. Collins Street (Lobby)
Joliet, IL**

(815) 727-3691

Mon - Thurs 9:00 - 5:00

Friday 9:00 - 6:00

Saturday Closed

**291 Springfield Ave (Lobby)
Joliet, IL**

(815) 741-1847

Mon - Thurs 9:00 - 5:00

Friday 9:00 - 6:00

Saturday Closed

**11737 Southwest Hwy (Lobby)
Palos Heights, IL**

(708) 448-2016

Mon - Thurs 9:00 - 5:00

Friday 9:00 - 6:00

Saturday Closed

Drive-up Facilities

291 Springfield Ave
Joliet, IL

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 and Dinner Dance

Our Annual Meeting will be held at the Orland Chateau in Orland Park on March 28, 2009 at 6:00 PM. All members are welcome to attend the business meeting.

Our Annual Dinner Dance starts at 6:30 PM for those members who have purchased tickets. Enjoy dinner, open bar, door prizes and a live band until midnight!!! Tickets are available at all offices on a first come, first serve basis.

A notice for the Annual Meeting will be mailed to each member on record as of December 31, 2008 with more detailed information but mark your calendar now.

Your Family Members Can Join Too!!!

Your membership in our credit union allows us to extend the availability of credit union membership to your family. Grandparents, parents, siblings, children, aunts, uncles are all available to join because of your membership.

So why not make your family a part of the credit union family and share the best kept financial institution secret with those that matter the most in your life!

Share the credit union benefit!!!

Holiday Closures

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

January 19th

Martin Luther King Jr. Day

February 16th

Presidents' Day

*****IMPORTANT REMINDER*****

The Drive-ups at our Springfield Avenue office will be closed on Saturday February 28th as we can change our computer systems that weekend!!!