

New Century Federal Credit Union

Rate Sheet

Rates are current as of July 1, 2010. Rates are subject to change without notice.

Share Certificates (CDs & IRAs)

Minimum Balance	Term	APR	APY	Compounded
\$1,000	180 Days	0.65%	0.65%	Quarterly
\$1,000	1 Year	1.00%	1.01%	Quarterly
\$1,000	2 Years	1.60%	1.61%	Quarterly
\$1,000	3 Years	1.80%	1.81%	Quarterly
\$1,000	4 Years	2.40%	2.42%	Quarterly
\$1,000	5 Years	2.80%	2.83%	Quarterly

For all Share Certificates, a penalty may be imposed for early withdrawal.

Secured Loans

Term	APR	Security
up to 60 months	4.74%	Shares
up to 60 months	4.74%	CD

No Fee Fixed Rate Home Equity Loans ***

80% LTV	TERM
5.74%	60 months
6.00%	120 months
6.50%	180 months

No Fee Home Equity Line of Credit (90% Loan-to-Value)

Credit Limit	APR
up to \$250,000	*

To refinance an existing HE you must add a min. of 10% or incur a \$250.00 fee

*call for rates & terms

APR = Annual Percentage Rate, APY = Annual Percentage Yield

New Century FCU
1910 Ferro Drive, New Lenox, IL 60451
815.726.3440



New Auto

Downpayment	APR
10%	4.99%
20%	4.74%

Used Auto

Downpayment	APR
10%	4.99%
20%	4.74%

Used Cars Older Than 4 Years

Downpayment	APR
N/A	7.49%

Recreational Vehicles: Boat, Motorcycle, Camper Trailer Loans

Downpayment	APR
New	7.24%
Used	8.50%

Personal (Signature) Loans

Term	APR
48 months	12.00%

Money Market Accounts for May

Tier Amount	Rate
\$2,000- \$9,999.99	0.35%
\$10,000- \$74,999.99	0.50%
\$75,000 .00 +	0.65%

*Call for rates & terms

***Direct Deposit required

** Other terms and conditions may apply