



New Century Federal Credit Union

Volume 7 Issue 1

www.newcenturyfcu.org

February 2013

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

Home Equity Loans Rates as low as **3.25% APY!!!**

Yes Loyalty Rewards applies to Fixed Rate Home Equity Loans as well!

Use the same services mentioned in the next article, and lower your Fixed Rate Home Equity loan with a bonus - the rewards are 20 points for each service instead of 10 points.

Example: Our five year Fixed Rate Home Equity Loan is 4.25% APY. If you use three services that's .60 off your already low rate for a **3.65% APY**, five services reduces your rate by 100 points to **3.25% APY!!**

Use our Home Equity Loan to lower your rate and term and make that retirement possible sooner!

This increased Loyalty Reward won't last long, call today!!!

New and Used Vehicle Rates as low as **2.99% APY!!!**

You already save money by using credit union services, now that means lower loan rates too! We call them Loyalty Rewards!

If you use any of these five services (No fee Checking, No fee Visa Debit card, no annual fee Visa credit card, have an existing credit union loan or a 2 year term or longer certificate of deposit), you can lower your loan rate!

Example: New car rate of 3.49% APY less three

services = $3.49 - .30 =$
3.19% APY. All five services is $3.49 - .50 =$
2.99% APY!

Financed with someone else, refinance at the credit union and use your Loyalty Rewards to lower the rate.

Call us today to see how you save by using Loyalty Rewards!!!

Annual Meeting Time

This year's Annual Meeting will be held on Saturday March 23rd, 2013 at Provena St. Joseph Hospital on Springfield Avenue, Joliet, IL. The meeting will start at 2:00 P.M. in Conference Room A near the Springfield Avenue entrance. 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 Free

In today's world of identity theft, fraudulent accounts and the possibility of errors, checking your credit report is becoming a necessity.

Under the Fair and Accurate Credit Transaction Act or FACT Act, consumers can request and obtain a free credit report once every 12 months from each of the three nationwide consumer reporting agencies. The recommended way to check your report is to request your file from one of the three companies every four months.

AnnualCreditReports.com provides consumers with a secure means to do so and is authorized by all three reporting companies for this purpose. You can also request them by phone at 1-877-FACTACT.

Attention Debit Card Users

If you are traveling outside the state or country and plan on using your debit card, please notify the credit union to avoid any usage disruptions. Several states and countries are on an automatic decline due to the number of fraud cases associated with that state or country.

Future Shred Day

Members ask us every year about this service, so we wouldn't think of disappointing them. We don't have a particular date set yet but we will be offering a Shred Day for members this summer. Check our April 1st newsletter or our website for the date and details for this years Shred Day information.

Holidays

The Credit Union will be closed in observance of the following holidays in the first quarter of 2013:

January 21st Martin Luther King Day
 February 18th Presidents' Day