



New Century Federal Credit Union

Volume 12 Issue 1

www.newcenturyfcu.org

January 1, 2018

Wishing all of our members a Happy and Healthy New Year!!!

Credit Report Review

With last years Equifax credit report breach as well as more merchant breaches, reviewing your credit reports has become even more important to protect yourself from fraudulent accounts as well as errors.

Under the FACT Act, Fair and Accurate Credit Transaction Act, consumers can 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 companies every four months.

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

Use Loyalty Rewards to Lower Loan Rates!

Using other credit union services can help you get an even lower loan rate than we already offer!

By using our **Checking Account, Visa Debit Card, Visa Credit Card, another New Century loan or have a Certificate of Deposit (term of 2 years or more)**, you can lower your next loan rate (does not apply to

Visa Credit Cards) by as much as .50% APR.

Lower your next loan rate 10 basis points for each services listed, up to 50 basis points max!

Call and let us show you how Loyalty Rewards can work for you!

82nd Credit Union Annual Meeting!

The 2017 Annual Meeting will be held on March 10, 2018 at the Orland Chateau in Orland Park. Our business meeting will start at 6:00 PM.

After the business meeting, we are reviving an old tradition with a Dinner/Dance for those members that have purchased tickets. Cost will be \$25 per ticket and includes an open bar, dinner, door prizes and a DJ to play your favorite songs.

Tickets will be available on February 16th at either office. Tickets are limited and available on a first come, first serve basis.

Come celebrate our 82nd Annual Meeting!

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

Mechanical Repair Coverage Available

Instead of expensive Dealer Extended Warranties, check our affordable Mechanical Repair Coverage. Coverage is available for any new or used vehicles current through 15 model years old with 150,000 or less miles. Three levels of coverage from basic to comprehensive and with a choice of deductibles from 0\$ to \$500.

Rental reimbursement, roadside assistance and travel expenses when away from home are also included. The plans also allow to be transferred to a private party within 30 days from date of sale.

Compare the costs and services of our Mechanical Repair Coverage to those Dealer Extended Warranties, you'll be amazed at the savings!

Online Loan Application and AskAuto

Have you seen the new button on the webpage saying "Apply Now!" That button will let you apply for any of our loans whenever you need to apply 24/7. Easy guides let you manage the loan process quickly and allow approvals much faster.

A new app called AskAuto can be downloaded to your phone. This app can give you the Black Book value of the vehicle you are interested in by hitting the research button and scanning the VIN#. Giving you the info you need to get your best deal when you need it most!

If that's the vehicle you decide to buy, the info transfers to your application in a few steps. Start looking for "Apply Now" on the website!

Any questions, give us a call today!

Holidays

The Credit Union will be closed in observance of the following holidays in the first quarter of 2018:

January 15th

February 19th

Martin Luther King Jr. Day

Presidents' Day