



New Century Federal Credit Union

Volume 10 Issue 1

www.newcenturyfcu.org

January 1, 2016

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

Win a Gift Certificate for Drury Lane!

We're giving a \$300 gift certificate to Drury Lane on March 25th to one lucky member. Any member who is approved for a loan of \$5,000 or more between January 1st 2016 and March 25th 2016 will be entered into a drawing for a \$300 Drury Lane gift certificate.

Finance or refinance a new or used vehicle, consolidate some loans or get a home equity loan. You can also transfer a credit card balance to our Visa card or get another type of loan you've been thinking about.

For each loan of \$5,000 or more, you will be entered into a drawing on March 25th for the gift certificate to Drury Lane!

We still have great low loan rates and you can use your Loyalty Rewards to lower them even further! Give us a call today!

Lower Your Loan Rate with Loyalty Rewards!

You can lower your next loan rate just because you use other credit union services, we call them Loyalty Rewards!

Do you use these credit union services:

NO monthly fee
Checking Account

NO cost Visa Debit
Card

NO Annual Fee/
Low Rate Visa Card

Certificate of Deposit

Another low rate
credit union loan

By using those credit union services, you already save on monthly checking account fees, minimum balance requirements, annual credit card fees and high rates.

Now save even more using your Loyalty Rewards on a new purchase or a refinance, consolidation or home improvement. We have the loan for whatever your need.

Call us today and use your Loyalty Rewards to lower your next loan rate and start saving today!

80th Credit Union Annual Meeting!

Our 80th Annual Meeting will be held on March 26, 2016 at Presence Saint Joseph Hospital on Springfield Avenue in Joliet, Illinois. The meeting will start at 2:00 PM in Conference Room A, which can be accessed by using the main entrance of the hospital on Springfield Avenue. A brief business meeting will be followed by a prize drawing.

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

Privacy Policy

Included with this statement and newsletter is a copy of our Privacy Policy. The privacy of your personal information has always been and always will be a top priority for us.

We are required by law to give you this notice to explain how we collect, use and safeguard you personal information.

If you have any questions about our Privacy Policy, please call any office at any time.

Free Review of Your Credit Report!

In today's world of merchant database breaches and hackers and scam artists, it is becoming more important for consumers to protect their good credit. By checking your credit report annually, you can help protect yourself from fraudulent accounts as well as errors on your credit report.

Consumers under the Fair and Accurate Credit Transaction Act, aka FACT Act, can request and 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 credit reporting companies every four months.

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

Holidays

The Credit Union will be closed in observance of the following holidays in the first quarter of 2016:

January 18th	Martin Luther King Jr. Day
February 15th	Presidents' Day