



# New Century Federal Credit Union

Volume 6, Issue 2

[www.newcenturyfcu.org](http://www.newcenturyfcu.org)

July 1, 2012

**Accounts are federally insured up to \$250,000 by the National Credit Union Administration. Go to [www.ncua.gov](http://www.ncua.gov) for more information.**

## Lower Your Loan Rate with Relationship Pricing

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### First Mortgage Loans are Coming!!!

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Starting in September, you can use the credit union to take care of your first mortgage needs as well as your other loan and savings needs.

We've been listening as more and more members have been asking us to offer first mortgage lending.

We'll have an online application process and a wide array of first mortgage programs available.

We're still in the process of getting this program in place so keep an eye out as to when this first mortgage program is available.

Thanks to our members who have been asking for us to do this most trusted loan!

That's right, because you use other services from your credit union, we're lowering your next loan rate (not applicable to Visa Credit Cards, Quick Cash, CD Secured, HELOC or refinancing a current credit union loan).

By using the services below, you can lower your next loan rate by 10 basis points for each service used. You could lower our already low rates by 50 basis points!!!

If you use our:

- 1) Share Draft Account
- 2) Visa Check Card
- 3) Gold or Classic Visa Credit Card
- 4) Certificate of Deposit (2 year maturity or longer)
- 5) Existing loan (does not include Visa Credit Card).

Our services already save you money, now let the services you use save you even more by lowering your loan rate! Call us today and let the credit union benefit of membership work for you!

### Shred Day!

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This popular service will be available to members on August 11th from 10:00 AM till Noon at the Springfield Avenue office in Joliet. Members can shred up to three boxes of confidential information within minutes at no cost. Mark your calendars and we'll look forward to seeing you and your papers.

## Locations and Hours

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971 N. Collins Street (Lobby)  
Joliet, IL  
(815) 727-3691

291 Springfield Ave (Lobby)  
Joliet, IL  
(815) 741-1847

11737 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

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### 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

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### Touch Tone Teller

Available 24 Hours  
(815) 774-3730

or

Outside 815 area code  
(888) 488-8636

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### Website Address

[www.newcenturyfcu.org](http://www.newcenturyfcu.org)

## Pay Will County Property Taxes Here!

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Members may now pay their Will County taxes at any of our locations and avoid the long lines at the county building. Many members use the credit union as a place to save for their taxes and now they have the convenience of paying those taxes at the same place they save.

Take care of your Will County property taxes at one place - your credit union.

## Illinois License Plate Stickers

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Want a convenient and friendly place to get that Illinois license plate sticker - try any of our credit union locations. For a \$2.15 fee, you can avoid the Drivers License Facilities long lines.

Get your license plate sticker from the friendly faces at the credit union!

## Prepaid Debit Cards

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Don't forget about the safety of our Prepaid Debit Card or a TravelMoney Card. It sets your spending limit and it's not linked to your checking account. This limits the possibility of fraud and keeps your account more secure. Ask us how the Prepaid Debit or TravelMoney Card can help increase your peace of mind!

## Holidays

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The Credit Union will be closed in observance of the following holidays in the third quarter of 2012:

Independence Day	July 4th
Labor Day	September 3rd
Columbus Day	October 8th