



New Century Federal Credit Union

Volume 18 Issue 1

www.newcenturyfcu.org

January 1, 2024

Starting the New Year Off Right

As we begin the new year, many people set financial goals for themselves. It is important to prepare financially for the future, whether you have children who will be going to college in a few years, are getting ready to welcome a new baby into the family or are planning for retirement. Having savings is crucial.

Here are some ways you can set yourself up to meet your financial goals in 2024!

- 1 Limit credit card debt. This will help improve your credit score along with limiting unnecessary spending.
- 2 Adding funds to your savings account. Most people want to increase the amount they are saving.
- 3 Stay on track by enrolling in Credit Sense directly within our app where you can set financial goals and monitor your credit.

Learn more about Credit Sense here:

www.newcenturyfcu.org/services/credit-sense

Message from the CEO

From all of us at New Century FCU, Happy New Year! I sincerely hope everyone had a wonderful holiday season. Our primary focus in 2023 was delivering new, convenient banking services to our members. This year, our credit union introduced a new feature called E-receipts, which allows our members to receive a receipt via email or text message. However, members can still choose to have their receipts printed. As we move into 2024, we are planning to add e-signature services for our members. E-signature will enable our members to sign documents electronically without having to visit the credit union in person. This will make loan closing and account maintenance more convenient for our members. **We aim to implement e-signature services by July 1, 2024.** Please keep an eye out for updates from the credit union. Another focus in 2024 for the credit union is to aim to have a social media presence to provide another platform for communication with our members. Our goal is to share information about new products, community involvement, and much more. We look forward to

seeing you on Facebook and Instagram when the time comes.

As we aim to focus on the above tasks, we also have to keep in mind the state of the economy we are in. The credit union has done some research comparing our fees against other credit unions both local and non-local. While our goal is to fee our members as little as possible, certain fees need to be in place to prevent expenses that the credit union would have to incur if we didn't have them.

An updated fee schedule will be effective as of March 1, 2024. Please contact the credit union with any questions about the changes.

On behalf of everyone at the credit union, thank you for sticking with us and allowing us to be the ones that you could count on to help meet your financial needs. We appreciate your loyalty. Here is to a prosperous 2024!

Mark Eissens
Mark Eissens, CEO

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. - Fri. 9:00 am - 5:00 pm
Saturday Lobby Closed

Drive-up Facilities

291 Springfield Ave.
Joliet, IL

1910 Ferro Drive
New Lenox, IL

Drive-up Hours

Mon. - Fri. 8:00 am - 5:00 pm
Saturday 9:00 am - 1:00 pm

Touch Tone Teller

Available 24 Hours
(888) 488-8636

Website

www.newcenturyfcu.org

Holiday Closings

New Century FCU offices will be closed in observance of the following holidays during the 1st quarter of 2024:

**January 15th – Martin Luther
King Jr. Day**
February 19th – President's Day

Annual Meeting

The 88th Annual Meeting for New Century FCU will be held on **March 28, 2024, at 6pm**. The annual meeting and election of the board of directors will be held at our New Lenox office. Please call the credit union for more details.

Balance Transfer Promotion

The holidays have come and gone, and you might be catching yourself saying, “*Did I spend too much this year on the kids or the grandkids?*” Maybe you bought mom and dad a really nice gift. Whatever the case may be, if you are looking at any credit card statements and seeing a high balance and a high interest rate, now is the time to come in and apply for a New Century FCU Visa. Through the end of January, take advantage of our balance transfer promotion. We are offering **0% for 6 months** on any balance transferred from a new credit card.¹ That’s right, 0%! But hurry, this is for a limited time only.

¹ After promotional period is up, your rate is adjusted back to the fixed rate tied to the card you have.

Community Involvement

During the holiday season, our credit union was able to give back to the community in many ways. In early December, we had the opportunity to help a family in need by fulfilling some items on their wish lists. Additionally, we run a yearly holiday drive, and this year we were able to collect hats, gloves, and scarves. These items were donated to Trinity Services, which is an organization serving people with developmental disabilities. If you wish to learn more about this organization, please feel free to visit their website at www.trinityservices.org.

