

# New Century Federal Credit Union

Volume 15 Issue 3

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

July 1, 2021



## New Services, More Convenience

Need to check a balance quickly but are on the go? Don't want to write a check to pay someone? Are you wanting to get a general idea of your current credit score? If you answered yes to any of these questions, you are in luck. New Century is pleased to announce that our progress towards implementing new digital services is right on track and will be ready for you to use during the month of August. The following services will now be available for our members:

- **Mobile App** - *access all of your accounts via your smart phone and transfer funds as needed*
- **Bill Payment** - *pay bills without the hassle of writing checks*
- **Credit Sense** - *allows you to check your credit score as you need without doing hard inquiries*
- **Zelle** - *transfer money to others outside of the credit union*

**Keep your eyes open for these exciting changes.** Once available, you will be directed to re-enroll in our new home banking site to activate these new digital services. Please contact the credit union if you have any issues or questions.

## Home Equity Loan Rates

Have you been thinking about remodeling your home, consolidating other high interest debt, taking a dream vacation, or financing a child's education? You can do all this and more by tapping into the greatest asset you have...your home.

**New Century FCU is offering rates as low as 3.99%\* on Home Equity Loans starting in July.** We have flexible terms ranging from 5-15 years to meet your needs. No closing costs or annual fee apply. Come in and take advantage of these low rates.

\*Rates based on term and loan to value.

## Low Rate Visa



Looking to try to minimize interest cost on all your high rate credit cards? Come stop by and apply for a New Century Visa card. Our Classic card has a low fixed rate of **11.80%** and our Gold card has a low fixed rate of **8.80%**. Certain restrictions apply for the cards. Please call the credit union for more details.

## Holidays

New Century FCU offices will be closed in observance of the following holidays during the 3rd quarter of 2021:

**July 5th – Independence Day (observed)**

**September 6th – Labor Day**

**October 11th – Columbus Day**

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

## Shred Day

It's that time of year again! New Century Federal Credit Union's Shred Day is right around the corner. Take this opportunity to shred paper documents such as pay stubs, statements, bills, etc. that you are looking to get rid of in a secure way. All members of the Credit Union can shred up to three boxes of confidential information per vehicle. In exchange of shredding documents and personal information, NCFCU is asking that you bring a donation of at least one non-perishable food item. All donations will be delivered to a local food pantry.

Don't risk throwing out personal information that will be hauled away to a random location. Make sure to stop by New Century FCU to have documents shredded on site. Location and time is listed below:

**Saturday, September 25, 2021**  
**10AM-12PM**

*at 291 Springfield Avenue • Joliet, IL 60435*

## Fee Schedule

Occasionally some of our fees change due to an increase in the costs of doing business. The following changes will be made to our Fee Schedule effective August 1, 2021. All others remain the same.

FEE TYPE	OLD FEE	NEW FEE
Copy of Paid Check	\$2.00 each	\$3.00 each
Teller Check	No Fee	2 free/month, then \$4.00 each
Domestic Wire Transfer	\$20.00	\$25.00
Money Order Fee	\$1.00 each	\$2.00 each
Plastic Card Replace	\$20.00	\$10.00
Unclaimed Property Processing	No Fee	\$50.00
Mortgage Release	No Fee	Release Fee (varies by county)