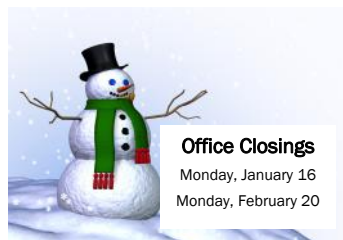


New Century Credit Union Your Financial Family

IT'S YOUR QUARTER



Winter, 2012



Office Closings

Monday, January 16
Monday, February 20

Main Office

707 SE Quincy
Topeka, KS 66603
785-235-9551
800-258-0053

Lobby Hours

Mon-Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 5:30 p.m.

Overland Park Branch

9201 W 87th Street
Overland Park, KS 66212
913-362-5200
800-255-0053

Lobby Hours

Mon-Thurs 9 a.m. - 5 p.m.
Fri 9 a.m. - 5:30 p.m.

Drive-Thru Hours

Mon-Fri 8 a.m. - 6 p.m.
Sat 8 a.m. - Noon

Maxxine Telephone Teller

In Topeka 785-235-5353
Outside Topeka 877-230-5353

www.newcenturycu.com

<http://m.www.newcenturycu.com>



We respect the privacy of you, our member. New Century Credit Union will protect the nonpublic personal and financial information you have entrusted to us.

Tax Information

In addition to your year-end quarterly statement, you may also receive IRS forms by separate mail regarding your various types of accounts with NCCU. **Please make sure we have your correct address on file.**

Dividends and Interest—Form 1099 INT

You should receive “Form 1099 INT” if you earned a minimum of \$10 in dividends and interest on your accounts at New Century Credit Union. Forms will be mailed on or before January 31, 2012.

Mortgage Interest—Form 1098 ML

You should receive “Form 1098 ML” if you paid interest on a mortgage loan in 2011. Forms will be mailed on or before January 31, 2012.

Individual Retirement Accounts (IRA)—Various Forms

You should receive “Form 1099-R” if you made distributions from your IRA, and “Form 5498” if you made contributions to your IRA. Forms 1099-R will be mailed on or before January 31, 2012. Forms 5498 will be mailed on or before May 31, 2012.

Give us a call if you have any questions regarding your accounts at NCCU. We are here to help!

Two Easy Ways to Win a \$100 VISA Gift Card!

Swipe & Win—CHOOSE CREDIT - NOT DEBIT—when using your NCCU VISA Check Card! Every time you choose credit on a purchase of at least \$5, you are automatically entered in a drawing to win \$100. Drawings are held quarterly.

Switch to e*Statements—Cut the clutter and make life a little easier. Join the hundreds of NCCU members who manage their accounts online, anytime! Go to www.newcenturycu.com and sign up for e*Teller today. AND, while you're at it, sign up for e*Statements, too. All e*Statement subscribers are automatically entered in our monthly drawings to win \$100!

NCCU
Wishes You a
Safe & Happy
2012!



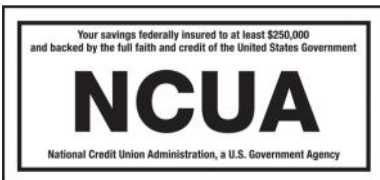
1951 - 2012
Over 60 Years of Serving You!

Your Board of Directors

Patricia Welch, Chair
Ed Espinosa, Vice Chair
Randy Perkins, Secretary/Treasurer
Dixie Womack, Director
Linda Canady, Director
Mit Winter, Director
Scott Buescher, Director

Management Staff

Stephanie Stuart, President/CEO
sk@newcenturycu.com
Kim Geels, Vice President
kimg@newcenturycu.com
Tina Pfeifer, Marketing & HR
tinap@newcenturycu.com



**Does Holiday Spending Have You
Desperate for a Little Extra Cash?**

We always offer great rates on loans and have plenty of money to lend! Or, you may be able to Skip-a-Payment on the loans you currently have at NCCU.

A few rules apply, so give us a call to see if you qualify!



NCCU Kids Club Accounts

It's never too early to start teaching children about money, and New Century Credit Union has the tools to help!

We have kids accounts for all ages and our NCCU kids club members are eligible for various benefits throughout the year—like a chance to win quarterly cash or prizes, incentive gifts for savings deposits, and a lower minimum for Certificates. Each age group has their own special page on our website with information and education about money. PLUS, all NCCU kids become eligible for other great benefits at the age of 18, as long as they have maintained their membership with NCCU!

Call or stop by either office to learn more.

**No Online Access?
No Problem!**

You can call **Maxxine Telephone Teller** 24 hours a day, seven days a week to access your account balances and make transfers or loan payments from the comfort of your own home.

In Topeka 785-235-5353
Outside Topeka 877-230-5353

A call menu is available for your convenience. You may pick one up next time you are in the office or call us—we'd be happy to mail you one.

Good Housekeeping

The New Year is a great time to clean out your closets and filing cabinets of old statements and other personal financial data.

Don't ever throw those types of documents in the trash—load it up and bring it to NCCU and toss them into the shred bin to be destroyed.

“Health is like money—we never have a true idea of its value until we lose it.”

~Josh Billings