



CHECKER

NEW CENTURY CREDIT UNION Your Financial Family!

Newsletter JUNE, 2009



NCCU rates are sweet!

Savings accounts, certificates or loans...
we have a great rate for you!

Call or stop by for more information.

NEVER reveal your social security, PIN, credit card numbers or any other nonpublic personal information to solicitors. Reveal this information only when you initiate a purchase.

CREATE A BUDGET... AND MAKE IT STICK!

A budget is easy to create and can save a lifetime of worry and anxiety. Follow the basic guidelines below as a first step to financial freedom.

Track spending for a month. Use this as a guide for allocating your money each month.

Pay yourself first. The easiest way to save money is to have it automatically deducted into a savings account.

Prioritize spending. Allocate a certain amount of money each month toward expense items.

Make the numbers stick. Use cash for daily spending. If you only carry as much money as you have budgeted, you will not be tempted to overspend.

Tackle credit card debt. Pay down the balances on your credit cards and save money on interest payments.

Build an emergency savings account. Save enough money each month to build a reserve of 3 to 6 months of your salary for emergency situations.

Live within your means. Overspending your budget creates stress. Make healthy choices with the money you have.

DON'T BE A VICTIM!

Identity theft remains one of the fastest growing crimes in America. Today's technology, which makes it so easy to manage and access our finances, allows criminals a pathway to do the same. Fortunately, New Century Credit Union is always on the lookout for ways to educate and protect our members.

Deluxe ID TheftBlock® helps you prevent criminals from tampering with your credit and stealing your identity. A comprehensive early warning system monitors and reports potential fraudulent activities in your credit file. It can help you get an early jump on would-be thieves before any damage is done to your finances, your credit, and your name. Stop by either office or check out www.newcenturycu.com for more information.

NCCU offers first and second mortgage loans. Call for current rates and see enclosed brochure for other important mortgage information.

LOVE CHOCOLATE?

NCCU is selling a variety of chocolate bars and candy for \$1 each. All proceeds benefit the Children's Miracle Network.

HOLIDAY CLOSING

The Credit Union will be closed in observance of the following holiday:

Friday, July 3

Independence Day

NEW CENTURY CREDIT UNION

Your Financial Family!

Topeka Office

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

Kansas City Office

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



www.ncua.org

Tillie Telephone Teller

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

www.newcenturycu.com

see our listing at
www.yellowpages.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.