

It's YOUR Quarter...

...the latest information regarding loan and investment specials, senior and youth programs, credit union news and more! Published quarterly for New Century Credit Union members!

October, 2009



Autumn Leaves Are Falling and so are NCCU loan rates!

Whether you are shopping for a vehicle, paying off school expenses or starting to think about Christmas shopping, NCCU has you covered. We have money to lend and offer flexible repayment plans with attractive rates and terms.

So, think of NCCU for your next loan. We lend money to people, not credit scores. Stop in or call either office today to speak with your friendly credit union loan officer!

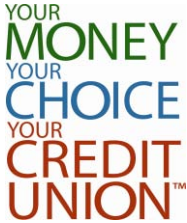
Classic VISA or VISA Elite?

NCCU has a VISA card to fit your lifestyle!
Call your friendly member service representative today for details.

FLU SHOT CLINIC

A flu shot clinic will be held in the Topeka credit union office on Friday, October 23 from 11 am to 1 pm. The Overland Park office will hold their flu shot clinic on Tuesday, October 20 from 10 am to 12 pm.

NCCU IS THE RIGHT CHOICE



The need for “choice” is what gave birth to the credit union movement as an alternative to banks. The economic collapse over the past year has many consumers again looking for other options. Credit unions provide much more than financial services to over 177 million members in 96 countries - they provide opportunities to create better lives for themselves and their families.

Please plan to join us on Thursday, October 15, for hot dogs and lots of cool giveaways. Help us celebrate International Credit Union Day as we honor our most valuable asset: our members!

BEWARE OF SMISHING

Smishing or SMS phishing is the term given when you receive a text message on your phone or other mobile device suggesting “dire consequences” if you do not immediately provide or verify financial information. NCCU will never call and ask you to provide information such as your VISA credit card or check card number, PIN or account number. If you receive a call or email requesting this information, STOP and contact the credit union immediately!

Please see insert for important information regarding your accounts at New Century Credit Union.

HOLIDAY SCHEDULE:

Columbus Day	Closed	Monday, October 12
Veteran’s Day	Closed	Wednesday, November 11
Thanksgiving	Closed	Thursday, November 26

New Century Credit Union Your Financial Family

www.newcenturycu.com

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

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

Tillie Telephone Teller
In Topeka...785-235-5353
Outside Topeka...877-230-5353

Your Board of Directors

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

Management Staff

Stephanie Stuart, President/CEO
sks@newcenturycu.com
Kim Beasterfeld, Vice President
Lending & Operations
kimb@newcenturycu.com
Vickie Turner, Vice President
Branch Services
vickiet@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.



Important Disclosure Information Regarding Your Loan at New Century Credit Union

The Credit Card Accountability Responsibility and Disclosure Act of 2009

Congress recently enacted The Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act), requiring all financial institutions, including New Century Credit Union, to allow a span of 21 days from the time a statement for an open-end credit plan is mailed or delivered until the payment is due. This new requirement affects **most** loans that NCCU members hold.

To comply with the CARD Act, all loans affected will have a new payment date of the 28th of each month, effective October, 2009.

How does this affect your loan?

If you make a direct payment by mail, e*Teller or by visiting one of our branches, or an automatic payment, such as direct deposit or payroll deduction, **you may continue to do so without any changes.**

If you have arranged with NCCU staff for your payment to be transferred from your account once a month, the transfer will now occur on the 28th of each month. **If this change is acceptable to you, no action on your part is necessary.** If this is not acceptable, and you would prefer an earlier due date, we may have other options available. Please contact us and we will work to accommodate your request.

Please note, in any case, interest will continue to accrue on your loan each day until a payment is received.

Your New Century Credit Union Board of Directors and Staff take very seriously our responsibility to be in compliance with all credit union regulatory agencies and Federal and State laws. The CARD Act went into effect very quickly, there were significant changes required and the deadline for compliance was immediate. Please call us if you have any questions. We are here to serve you.

NEW CENTURY CREDIT UNION

**Topeka, Kansas 66603 Overland Park, Kansas
785-235-9551 / 800-258-0053 913-362-5200 / 800-255-0053**

Important Disclosure Information Regarding Business Accounts at New Century Credit Union

Commercial, Business or Doing Business As (DBA) accounts opened at New Century Credit Union prior to October 1, 2009 are hereby notified:

On November 18, 2008, the Treasury Department and the Federal Reserve Bank published the Final Rule implementing the applicable provisions of the Unlawful Internet Gambling Enforcement Act. The Act prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling (generally defined as “placing, receiving or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable law).

NEW CENTURY CREDIT UNION

**Topeka, Kansas 66603 Overland Park, Kansas
785-235-9551 / 800-258-0053 913-362-5200 / 800-255-0053**