



CHECKER

NEW CENTURY CREDIT UNION Your Financial Family!

Newsletter NOVEMBER, 2009

With the holiday season upon us, NCCU offers the following tips to help keep your holidays, and your wallet, happy!



Plan ahead. Make a list and a budget, which will help you avoid impulse buys and overspending.

Have a potluck dinner. Ask guests to bring their favorite dish to the holiday festivities. It will reduce stress, time and money.

Volunteer. Give the gift of your time. Help out at your local rescue mission or soup kitchen. Ask if you can pick up a few things for an elderly neighbor the next time you go to the store, or share a cup of hot chocolate with someone who has no family nearby.

Recycle. Save money by using twigs, pinecones, leaves and berries to make beautiful holiday decorations. Then just spend a few dollars on scented oils for a finishing touch. You can also ask friends and family members to donate used decorations and invite them to a "trade day". Organize a similar swap event for used toys in good condition.



Make your own gifts. There are no rules to making your own gifts, just be creative. Find a pretty rock or piece of wood and paint a special verse on it for someone's garden. Arrange home made baked goods in pretty baskets or recycled boxes. Make gift coupons for babysitting or running errands or put together a mini scrapbook for someone special.

Contact NCCU - Your Financial Family! If you find yourself a little short on cash, call to see if you qualify for a Skip-a-Payment on your loan. Or, take advantage of our Holiday Loan Special. Call or stop by for terms and additional details.



Christmas Club Funds Available November 1!

Your 2009 Christmas Club funds are available November 1 – January 31. We encourage you to use our online financial services or Tillie Telephone Teller to access your funds at any time. You may also call or come in to either credit union office and request cash, checks or transfers.

Open a new Christmas Club Account or increase your payroll deduction and receive a special gift. There is no minimum deposit, and you earn dividends.

Congratulations to Kelli C., the first \$100 winner in our Visa Check Card **Swipe & Win** promotion. Another winner will be announced in January, so be sure to choose CREDIT, not debit, when making purchases with your NCCU Visa Check Card. Call either office for official rules.

HOLIDAY HOURS

Veterans Day

Wednesday, November 11....**CLOSED**

Thanksgiving Day

Thursday, November 26.....**CLOSED**

Christmas Eve

Thursday, December 24.....**OPEN 9 to 3**

Christmas Day

Friday, December 25.....**CLOSED**

New Year's Eve

Thursday, December 31.....**OPEN 9 to 5:30**

New Year's Day

Friday, January 1.....**CLOSED**



Approximately 150 members joined us for lunch and won fun prizes as we celebrated International Credit Union Day on October 15. This annual commemoration reminds us that 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.

Credit Unions are People Helping People!

Thanks to NCCU members who bought pop and candy from the Topeka staff, which raised \$1,300 to benefit the Topeka Credit Union Foundation (TCUF).

The TCUF awarded \$2,000 each to the following organizations at their annual benefactor's breakfast on October 14:

- The Topeka Foster Grandparent Program
- Alzheimer's Association
- Ronald McDonald House
- Topeka Association for Retarded Citizens

The Foundation has contributed over \$80,000 to local charities since its inception in 2004.

Congratulations to our 3rd Quarter Kids Club winners:

- Hannah S. – Bright Futures
- Shelby S. – Star Savers
- Adam F. – GenS3



NEW CENTURY CREDIT UNION

Your Financial Family!

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www.ncua.org

Tillie Telephone Teller

In Topeka: 785-235-5353

Outside Topeka: 877-230-5353

www.newcenturycu.com

<http://m.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.