

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!

January, 2011



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, 2011.

[Mortgage Interest—Form 1098 ML](#)

You should receive “Form 1098 ML” if you paid interest on a mortgage loan in 2010. Forms will be mailed on or before January 31, 2011.

[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, 2011. Forms 5498 will be mailed on or before May 31, 2011.

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

Important Notice Enclosed

Please see additional insert regarding NCCU Share Account Structure and Fee Schedule for 2011.



We wish you all a safe
& happy New Year!

NCCU 1951 - 2011

This New Year represents 60 years of serving YOU! New Century Credit Union volunteers and staff take pride in our heritage as a cooperative financial services provider and work hard to earn and maintain the trust you place in us. We strive to provide our members with more than just financial services—we are here to assist you in making better lives for yourselves and your families.

We ask you to share this milestone with us as we have so much to celebrate in 2011. We appreciate your encouragement, support and participation, because after all, NCCU belongs to YOU! Watch for details in our newsletters and on our website to check out the festivities we have planned for you in 2011!

GOOD HOUSEKEEPING!

The New Year is also 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.

SHORT ON CASH?

Look to Your Financial Family for a little extra cash after the holidays. We offer great rates on new loans or you may be eligible 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.

\$\$\$ NEWS FLASH \$\$\$

We now offer VISA Gift Cards
in several styles to fit any occasion!

HOLIDAY CLOSINGS:

NCCU will be closed in observance of the following holidays:
Monday, January 17 Martin Luther King, Jr. Day
Monday, February 21 President's Day

New Century Credit Union
Your Financial Family

www.newcenturycu.com

<http://m.newcenturycu.com>

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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
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Kimberly Geels, Vice President
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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.

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