

New Century Federal Credit Union Rate Sheet

Rates are current as of February 1, 2012. Rates are subject to change without notice.

Share Certificates (CDs & IRAs)

Minimum Balance	Term	APR	APY	Compounded
\$1,000	180 Days	0.20%	0.20%	Quarterly
\$1,000	1 Year	0.35%	0.35%	Quarterly
\$1,000	2 Years	0.65%	0.65%	Quarterly
\$1,000	3 Years	1.00%	1.01%	Quarterly
\$1,000	4 Years	1.25%	1.26%	Quarterly
\$1,000	5 Years	1.60%	1.61%	Quarterly

For all Share Certificates, a penalty may be imposed for early withdrawal.

Secured Loans

Term	APR	Security
up to 60 months	3.50%	Shares
up to 60 months	2% over CD rate	CD

No Fee Fixed Rate Home Equity Loans ***

80% LTV	90% LTV	100% LTV	TERM
4.75%	5.25%	6.25%	60 months
5.00%	5.50%	6.50%	120 months
5.75%	6.25%	7.25%	180 months

No Fee Home Equity Line of Credit (90% Loan-to-Value)

Credit Limit	APR	(To refinance an existing HE or HELOC you must add a min. of 10% or incur a \$250.00 fee)
up to \$250,000	PRIME*	

VISA - CLASSIC	11.80%
VISA - GOLD	8.80%

New Century FCU

971 N Collins St Joliet, IL 60432
291 Springfield Ave Joliet, IL 60435
11737 SW Hwy Palos Hts, IL 60463
1910 Ferro Dr New Lenox, IL 60451

815-727-3691
815-741-1847
708-448-2016
815-726-3440



New Auto or Truck

Downpayment	TERM	APR
10%	72 months	4.49%
20%	72 months	4.24%
10%	60 months	4.24%
20%	60 months	3.99%

Used Auto or Truck (2007 & newer)

Downpayment	TERM	APR
10%	72 months	4.49%
20%	72 months	4.24%
10%	60 months	4.24%
20%	60 months	3.99%

Used Auto or Truck (2006 and older)

TERM	APR
48 months	5.75%
36 months	5.25%

Recreational Vehicles****

Downpayment	APR
New 15%	5.25%
Used 15%	5.50%

Personal(Signature) Loans

TERM	APR
48 months	12.00%

Money Market Accounts for January

Tier Amount	Rate
\$2,000-\$9,999.99	0.15%
\$10,000-\$74,999.99	0.20%
\$75,000.00 +	0.25%

*With Quarterly changes

**Other terms and conditions may apply

***Direct Deposit required

****Boat, Motorcycle, Camper Trailer, Jet ski Snowmobile

APR=Annual Percentage Rate, APY=Annual Percentage Yield