

## No-Fee Banking at New Community Federal Credit Union

**Join our credit union and  
enjoy low-cost, secure banking services!**

**PROTECT YOUR CASH**  
Deposits are insured up to  
**\$250,000.00**

- ◆ No monthly account or maintenance fees
- ◆ No fee for paper statements
- ◆ No withdrawal limits and Low minimum balance required (currently \$5.00 only)
- ◆ Savings, Checking, Money Market, Vacation and Christmas Club Accounts are offered

### **Members enjoy additional benefits, such as;**

- ◆ No ATM fees, when using NCFCU machines, we now have 2 convenient locations to serve you
- ◆ On-line banking
- ◆ Direct deposits and Payroll Deductions
- ◆ Low-cost loans, Competitive rates on New and used Car Loans.
- ◆ Money Orders, Notary Public Service
- ◆ SSI Direct Deposit

## **We Also Offer**

Free credit counseling and homebuyer's counseling/Affordability Analysis

We have HUD Certified Counselors available to help you for  
Mortgage Modification, Foreclosure Prevention and  
Loan Scam Education at no charge



**Campaign  
To Save**

**New Community Federal Credit Union**

274 South Orange Ave., Newark, NJ 07103

973-621-2363 / 973-621-5624

[www.newcommunityFCU.org](http://www.newcommunityFCU.org)

Our Mission ~ To help residents of inner cities improve the quality of  
their lives to reflect individual God-given dignity and personal achievement.