



ENJOY 0.00% APR on a NEW VISA Credit Card!

That's right ... **0.00% APR until May 31st, 2019***, on all purchases and balance transfers, when you open a **NEW** Visa card account between **October 1st, 2018, and November 30th, 2018**. You could *save thousands of dollars in interest fee payments*. But you must act fast. This offer is good only until November 30th, 2018. And is good **ONLY** for NEW Visa card accounts.

*Accounts opened between 10/1/2018 and 11/30/2018 will receive 0.00% introductory APR** until 5/31/2019. After promotional time frame expires, remaining balance will migrate to standard APR applicable to your account. Contact the credit union for complete details.

**APR = Annual Percentage Rate

Holiday Closures

The credit union will be closed in observance of the following holidays:

THANKSGIVING:

Closed Thursday, November 22, Thanksgiving Day
Closed Friday, November 23

CHRISTMAS:

Closed Monday, December 24
Closed Tuesday, December 25, Christmas Day

NEW YEAR'S:

Close at 2 p.m., Monday, December 31
Closed Tuesday, January 1, New Year's Day

Remember – you can access your Loyola Credit Union accounts 24 / 7, even when the office is closed. Just sign up for these valuable services:

- LUEFCU Debit Card
- Mobile Banking App
- VISA Card
- Website – LUEFCU.COM
- Star and / or Allpoint ATM Networks



Christmas Club Funds Available November 1

Christmas Club Savings funds will be automatically deposited into participating members' Share (Savings) accounts and be available to you November 1st.

Current automatic deposits into your Christmas Club account will continue unless you specify a change.

Don't have a Christmas Club account? You should! It eases the burden of holiday shopping. **Stop in and open a new Christmas Club account for 2019.**

Our CD Rates are Rising!

Watch for more news about our **NEW**, longer term (three and five years) CDs **AND** higher rates! **COMING VERY SOON!**



Current Savings Rates on Web Site

Please visit **luefcu.com** for all of our current savings/CD rates. This includes Regular Savings, Club accounts, IRAs, as well as CDs.



Are You Leaving Loyola?

Retiring? Changing jobs? **DON'T CLOSE YOUR CREDIT UNION ACCOUNT.** You're a member **FOR LIFE** at Loyola Credit Union. And our wide array of e-banking services makes it easy to do business with us – even from across the country!

STOP before you move. Ask us how you can maintain your accounts and **ALL of the benefits of credit union membership.**

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CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Fall 2018



Join Our Credit Union Day Celebration!

Come join the party on Wednesday, October 17, as we celebrate International Credit Union Day!

Mark your calendars:

Wednesday, October 17
10:30 a.m. until 1:30 p.m.
Fitness Center Atrium

In addition to prizes and giveaways, we've **added something new.** Try our **new Basketball Challenge.**

Make three (3) consecutive free throws and you WIN a \$25 VISA Gift Card!

And yes, the popular Prize Wheel will be featured, as well, along with music, treats and our Business Partner Information tables.

A limited number of Charity T-shirts also are still available. For just a \$10 donation that benefits three (3) local charities, you receive a custom t-shirt AND a Loyola Credit Union tote bag. Based on your generosity and support, more than \$2,000 has been donated to these charities.



Scare Up Some Savings on Great America Tickets!

Fright Fest tickets at Six Flags Great America are now available for just \$41 – a **SAVINGS** of more than 50%! ... and **parking is included!** (*so you save an ADDITIONAL \$26*). These special tickets are good **ONLY** for **OCTOBER 26 thru 28**, and are non-refundable. Visit or call the credit union office for more details.



FREE Retirement, Money Management Tips

With a little help from our friends at Infinity Financial Concepts, Inc., you can be better prepared for a secure retirement. Attend any of these **FREE** sessions focused on retirement planning and money management. All sessions are held in the credit union's conference room (Room 0903, Maguire Building), from Noon until 1 pm.

October: Tuesday, 9th and Thursday, 25th

November: Tuesday, 13th and Thursday, 29th

December: Tuesday, 11th*

January: Tuesday, 8th and Thursday, 24th

Please e-mail **renae@infinityfinancialconcepts.com** to reserve a seat or for more information, or call **708.410.0400.**

*Only one this month, always available for one-on-one meetings.



VISA - No Better Way to Go Holiday Shopping

... or any other time, for that matter. Check out these benefits ...

- Saves you money – with a low, all-the-time 9.90% APR
- Accepted everywhere
- Lets you do **FREE balance transfers** (to save even MORE money)!
- Offers protection ... with the **security chip**
- **Fits** even the smallest wallet / purse

Apply online or stop by the credit union office. It's fast, easy and convenient.

AND – a VISA Gift Card is the ideal gift selection, too. One 'size' fits all, always in style. And it doesn't require batteries. Purchase yours in amounts from \$10 up to \$500. Card amount is deducted directly from your credit union account, plus a \$3.50 service fee.



Courtesy Pay Is Valuable Benefit

As an additional benefit to our members, we automatically add Courtesy Pay to your checking account for checks, automatic bill payments and other debit transactions using your account number. This service may cover your insufficient funds checks, up to your approved limit, for one low fee per covered overdraft transaction. It helps protect you from overdraft fees from merchants and businesses, as well as the credit union's own insufficient fund fee.

It remains in force as long as you maintain your account in good standing, and you continue to have at least \$100 deposited into your account each month. You have 30 days to bring your account current, either through a direct deposit, transfer of funds, or a deposit made in our office.

You may choose to 'opt out' of this service at any time. But why would you? It's another valuable benefit your Loyola Credit Union provides.

For more information about Courtesy Pay, go to luefcu.com. Click on Products in the Home Page header, then checking (draft) accounts. Below the Checking Account header, go to **"click here for more information about checking accounts and courtesy pay."** That takes you to the literature that details the Courtesy Pay service.

You Could Be MORE Than a Member

You could be a committee or Board member. These volunteer positions are vital to the continued success and growth of Loyola Credit Union. People in these positions help direct the policies and procedures of the credit union.

Volunteers are needed to serve as committee members, on various activities, as well as consideration for possible election to our Board of Directors.

If you are interested, please submit a Letter of Interest highlighting your personal / professional qualifications, to Harry Tram, credit union Manager. To be eligible, you must be:

- A **member in good standing** at Loyola Credit Union
- Available for **regularly scheduled meetings**
 - **Board Director:** monthly, the 4th Wednesday each month, from Noon until 1 p.m. (*lunch provided*)
 - **Credit Committee Member:** weekly, every Tuesday, from 2 – 3 p.m.



Christmas Stocking Tickets Available

Don't miss out on your opportunity to win 'the World's largest Christmas stocking.' Our annual Christmas Stocking ticket sales begin at our Credit Union Day celebration on October 17. **Buy early, buy often ... there's no limit to how many you can buy!**

The stocking is stuffed with toys, games and goodies – it all could be yours just in time for the holidays.



Just \$1 per ticket, or \$5.00 for SEVEN.

Tickets can be purchased **through Friday, December 14.**

ALL proceeds from ticket sales benefit a worthy local charity ... **AND**, the credit union will match the sales total. And Loyola Credit Union will again donate a second stocking to Loyola Children's Hospital.

A Great Deal on a Car Loan ... and a \$100 VISA Gift Card!

YOU could save a lot of money on a new or used vehicle loan.

A vehicle loan from Loyola Credit Union gives you:

- **Flexible payback periods** to get the lowest possible monthly payment!*
- "Always low" rates* save you money

Stop in **TODAY** for a great deal!



*Specific loan rate and monthly payments based on individual creditworthiness. Regular credit rules apply. Not all members will qualify.

Free LUNCH & LEARN with Loyola Credit Union

All sessions are **FREE**, and scheduled from **Noon until 1:00 p.m.**



Take advantage of **any or all** of our Lunch & Learn Sessions on important topics.

✓ **October 9 (Tuesday) ~ Room 150**

Learn **EXACTLY** what **auto insurance** terms and coverages **REALLY** mean ... and how they can directly affect you.

✓ **October 24 (Wednesday) ~ Room 150**

Gain understanding of various **retirement benefits**. Tips of what to do **NOW** to **manage your money** while you're working, so your money works for you in retirement.

✓ **November 2 (Friday) ~ Room 150**

Learn the "do's and don'ts" of shopping for a **home mortgage loan**, and how to find the one that's right / best for you.

✓ **December 17 (Monday) ~ Room 150**

Learn how Loyola CU can **help you apply for a loan, pay down bills, strengthen / re-build your credit**, and other helpful hints.

All sessions are **FREE**, and held from **Noon until 1:00 p.m.** in Room 150 at the Stritch School of Medicine, Maywood Campus.

FREE – Bring a friend or coworker. Bring your lunch & beverage.

To reserve your seat: **call the credit union at 708.216.4500.**