

Enjoy 1.99% APR on a NEW Visa Credit Card

Surprising as it seems, there are Loyola Credit Union members who do not have our money-saving 9.90% APR VISA Card. Well -- here's your chance to rectify that -- **AND save more money doing it!**

ALL new VISA card accounts opened between October 1, 2019 and November 15, 2019 will receive a LOW **1.99% APR** on retail purchases and balance transfers ... UNTIL MAY 31, 2020! That's right ... **1.99% APR** until May 31st, 2020*. You could save thousands of dollars in interest fee payments. But you must act fast. This offer is good only until November 15th, 2019. And is good ONLY for NEW Visa card accounts.

*Accounts opened between 10/1/2019 and 11/15/2019 will receive 1.99% introductory APR** until 5/31/2020. 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 – Thursday, November 28

Friday, November 29

Christmas Eve – Tuesday, December 24

Christmas Day – Wednesday, December 25

New Year's Eve – Tuesday, December 31
(Close at 2pm)

New Year's Day – Wednesday, January 1

Remember – you can access your LCU accounts 24/7, even when the credit union is closed. Just sign up for these valuable services:

- LUEFCU Debit Card
- VISA Card
- Mobile Banking App
- Website – LUEFCU.org
- STAR and/or AllPoint ATM Networks



HOME RUN LOAN Special

- **EVERY NEW*** loan you take out in 2019
- Entered in **MONTHLY DRAWINGS**
- Winner receives **ONE MONTH'S PAYMENT** (up to \$500)
- Made **by LOYOLA CREDIT UNION**

*Does not apply to home mortgage loans.

NOW THAT'S A HOME RUN DEAL!



NEW LOAN Rates REDUCED 1%* BY A FULL at Loyola Credit Union

For a limited time, interest rates on NEW loans from Loyola Credit Union are **REDUCED** by a **FULL 1%!**

You could **save hundreds of dollars** in interest! **This 1% rate reduction is good for the life of the loan!**

Call **708.216.4500**, or stop by the credit union office for more details.

NOTE: Regular credit rules apply. Not all Loyola Credit Union members will qualify. *Does not apply to Credit Revival or Pledge loans, vehicle loans, or re-financing of existing Loyola Credit Union loans.

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CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Fall 2019

SPECIAL NOTICE: The credit union will be closed all day Monday, October 14th, to celebrate Credit Union Day. Join us in the Fitness Center Atrium between 10:30 a.m. and 1:30 p.m. that day.

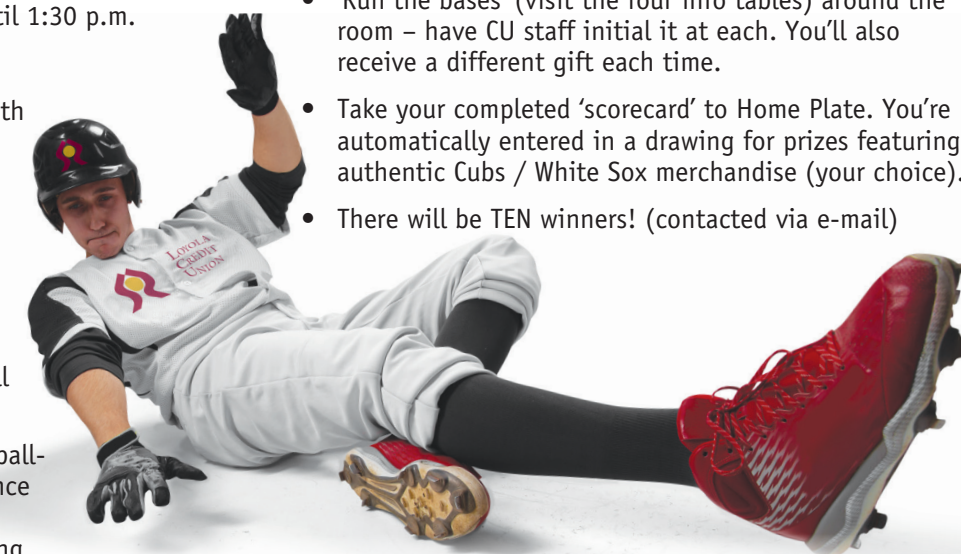
Come "Run the Bases" at Credit Union Day Celebration!

On **Monday, October 14th**, join our celebration of International Credit Union Day in the Fitness Center Atrium (Maywood Campus). From 10:30 a.m. until 1:30 p.m.

We will feature:

- Special autograph / selfie session with **Ryan Sweeney**, former Cubs and White Sox player from **10:30 a.m. – 12:30 p.m.**
- Games, prizes and giveaways
- Info tables – learn how to get **MORE FROM YOUR MONEY!**
- Unique "You pitch, you win" baseball pitching game – prizes awarded!

And in keeping with our year-long, baseball-themed 40th anniversary, you get a chance to "run the bases" for giveaways and automatic entry in our multi-prize drawing.



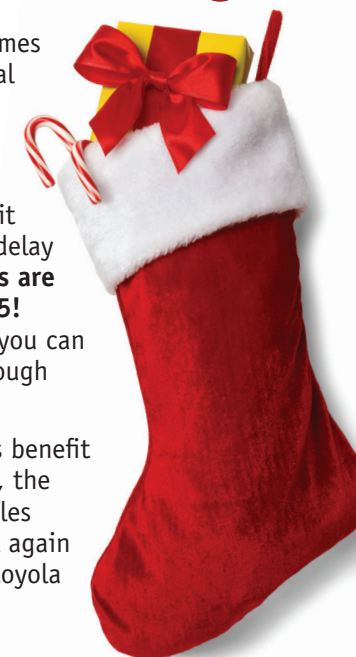
- You will receive a 'scorecard' when you enter the Atrium
- 'Run the bases' (visit the four info tables) around the room – have CU staff initial it at each. You'll also receive a different gift each time.
- Take your completed 'scorecard' to Home Plate. You're automatically entered in a drawing for prizes featuring authentic Cubs / White Sox merchandise (your choice).
- There will be TEN winners! (contacted via e-mail)

What's in YOUR Stocking?

It *could* be filled with kids' games and toys, if you win our annual "world's largest Christmas stocking" drawing.

Ticket sales begin Monday, October 14th, during our Credit Union Day celebration. Don't delay – buy early, buy often. **Tickets are just \$1 each, or SEVEN for \$5!** There's no limit to how many you can buy, and they're available through Friday, December 13th!

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



Ryan Sweeney to Sign Autographs, Take Selfies

From **10:30 a.m. until 12:30 p.m., October 14th**, Ryan Sweeney, former Cubs and White Sox player, will sign autographs and pose for selfies in the Fitness Center Atrium. His special appearance is to help us **raise funds for Ronald McDonald House**. He has generously waived any appearance fee.



ALL donations for Ryan's autograph/selfie (bring your phone/camera!) will go to **support** the good works/efforts of **Ronald McDonald House**. Suggested \$10 donation, but ANY amount is welcome!

Help us knock this fundraising effort out of the ballpark!

Free LUNCH & LEARN

with
Loyola Credit Union



OCTOBER 31 (Thursday)
Room 150, SSOM

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 13 (Wednesday)
Room 150, SSOM

Learn EXACTLY what **auto insurance** terms and coverages REALLY mean ... and how not understanding them can directly affect you.

DECEMBER 17 (Tuesday)
Room 150, SSOM

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.



No Tricks Here... Just Great Savings!

Save big on **Fright Fest tickets** at **Six Flags Great America** – now available for just \$42! – and **parking is included!** (so you save an **ADDITIONAL \$30**). These special tickets are good **ONLY** for **OCTOBER 11 thru 14**, and for **October 31 thru November 3rd**. No refunds. Visit or call the credit union office for more details.

Make Sure You're in Shape for Retirement

Your retirement could be right around the corner ... or still years away. NOW is the time to make sure you're in good financial shape to enjoy it. Attend any of these **FREE** sessions presented by Infinity Financial Concepts, Inc.

All sessions are held in the credit union's conference room (Room 0903, Maguire Building), from Noon until 1 pm.

October:	Tuesday, 8th	Thursday, 24th
November:	Wednesday, 6th	Tuesday, 19th
December:	Thursday, 5th	Tuesday, 17th
January:	Thursday, 9th	Tuesday, 21st

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

Find A Mortgage Loan That Fits Your Needs

Forget that old expression "one size fits all." Not true with a mortgage loan. Your needs and budget are unique to *you* ... your mortgage loan should be the same.

Come talk with Kevin Beck. He's in the credit union office every Monday and Friday, and available by phone **(630.697.3231)** and e-mail **(mortgages13@yahoo.com)** any time. He can help you through the sometimes confusing maze of loan types and payback periods, ensure all of your questions are answered, and help you get the mortgage loan that is right for your needs and budget.

Call or e-mail Kevin today.



GRAND SLAM Vehicle LOAN PROMOTION

Finance a new or used vehicle with Loyola Credit Union in 2019 and you:

- Are entered into THAT MONTH'S drawing for US to make a payment **FOR you (up to \$500)!**
- Receive a **FREE \$100 VISA Gift Card**
- Enjoy our **always-low rates**, and **flexible payback periods**
- Can 'swing for the fences' and get the vehicle you've always wanted

***This offer is good through December 31, 2019.
But don't wait ... it won't go into extra innings!***



Introducing... Gerri Woodard

Gerri recently joined the credit union staff as a Member Services Specialist, assisting members with their day-to-day account transactions. And while she may be a new face to many of our members, she's certainly no stranger to the Loyola family.

Prior to joining our staff, Gerri was a Hospital Access Specialist in the Admitting Department, where she worked in registration for the hospital, emergency room and surgical departments.

"I love my position and duties with the credit union," Woodard says. "I've always enjoyed working directly with people, and I certainly get that here. Plus, we know we are providing services and products that truly help our members. That's important."



Bill Pay: A Valuable Convenience

Our Bill Pay service lets you make recurring payments (car loan, utility bills, credit cards, etc.) easily and **automatically** from your account, in the amounts you specify.

You can ...

- Schedule payments (one time or recurring) up to 1 year in advance.
- Pay a single bill, or all of your bills at once.
- View, print and save images of posted checks.

To sign up:

- Log on to Internet Teller
- Click on Bill Pay, and begin paying your bills from one place!



A **minimum of two (2)** each month is necessary to avoid a fee.

Quarterly Winners!

The winners of the third quarter monthly drawing for Loyola Credit Union to make one month's loan payment are:

July: Anonymous

August: Raphael Seay

September: Karen Hurd

CONGRATS TO ALL!

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 2020.**