

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!

Holiday Closures

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

Memorial Day – Monday, May 27

Independence Day – Thursday, July 4

Remember – you can access your LCU accounts 24/7 even when the credit union is closed (weekends, holidays, night, etc.), simply by using these convenient services:

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



ATTENTION MEMBERS: Late Charge Notice

Effective July 1, 2019, if you are three (3) or more days late in making your monthly loan payment, you will be charged \$25.00.

Be A Smart Car-Shopper

With our year-long loan specials in full swing, NOW is the time to 'swing for the fences' for your dream vehicle. Make your chances of getting a great deal even better – just follow these handy tips when vehicle shopping:

- **Stop in the credit union and speak with us.**
- **Get pre-approved before you shop.** Confirm your financing so you know exactly how much you can afford.
- **Don't get talked into expensive 'add-ons'** you really don't need.
- **Comparison shop** for coverages for things such as extended warranties and GAP (Guaranteed Auto Protection) insurance. Your credit union offers these coverages at less cost. *That can save you hundreds of dollars.*
- Loyola Credit Union rates are *very* competitive. And couple them with flexible payback periods AND a **free \$100 VISA Card.**
- Did you already purchase a new car and are having 'buyer's remorse' over the financing and monthly payment? Come talk with us! **We can re-finance** that loan and make your payments more affordable.

**Shop smart. Be smart.
Talk with us
before you buy.**



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CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Spring 2019

Celebrating 40 Years of Being In a League of Our Own

To some, it might sound boastful. But if you can 'back it up,' it's not boasting ... it's simply a fact. For the past 40 years, Loyola Credit Union has, indeed, been in a league of its own when it comes to meeting the needs of its members.

From a range of high-quality products and services to its knowledgeable staff, and from the proven consistency of leadership from its Board Directors to the unfailing commitment to assisting its members, Loyola Credit Union has earned its position.

A standing room only crowd at the 40th annual meeting on Friday, March 22, celebrated the past while also glimpsing a promising future. Reports from various committees, our Board Treasurer and credit union manager highlighted many successes from 2018. Among them was an increase in our loan portfolio of just more than \$306,000.

Board President, Howard Hayes, Jr., presented a glimpse into 2019. "This year represents a significant milestone for the credit union: 40 years of service to our membership," he said. "The tagline for our 40th anniversary -- *"In a League of Our Own"* – we believe illustrates our commitment to superior service, professionalism and range of products. This year-long milestone anniversary campaign will feature prizes, giveaways, and special loan offers."

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A capacity crowd attended the annual meeting, to be a part of "Opening Day" of our 40th championship 'season.'



Members of the 2019 Board of Directors are: (front row, left to right): Karen Kozubal, Michael Hagins, and Jan Lukas; (back row, left to right): Greg Moore, Vice President; Steve Ross, Treasurer; Howard Hayes, Jr., President; Jerry Nocek, Secretary; and Harry Tram, Credit Union Manager. Not pictured: Carwyn Steele.



On behalf of staff, management and the Board of Directors, Ingrid Wolak (far right), in recognition of her 40 years of service to Loyola Credit Union and its members, was presented several surprise gifts, including an ocean cruise. Making the presentation are (from left to right): Juliann Vitale, Solution SPC/Collector SR; Harry Tram, credit union Manager; and Howard Hayes, Jr., Board President.

Ingrid Wolak Recognized for 40 Years

One of the highlights of this year's annual meeting was the surprise recognition of Ingrid Wolak's 40 years of service to Loyola Credit Union. As a founding member, Ingrid has been a part of the credit union since its inception in 1979. During that time, she has served in nearly every capacity, from teller to Supervisor ... but most important, as a professional mentor for all who followed in her footsteps.

Following the meeting's reports and operations updates, staff, management and Board had a few surprises for Ingrid, including:

- a 3-minute music video (*Simply the Best*) of her through the years
- the appearance of her daughter, son-in-law and granddaughter
- and presentation of a voucher for a 7-day cruise

Congratulations, Ingrid. You deserve it all. You are ... simply the best.

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 (Higher!) CD Rates Announced

To paraphrase that old saying: "Put your money where ... the interest rate is higher!"

Loyola Credit Union recently increased the returns paid on CDs and CDs/IRAs (Regular and Roth).

Check out our higher rates:

	APR	APY
CDs – 1 year term:		
\$ 1,000.00 - \$ 9,999.00	2.00%	2.02%
\$ 10,000.00 - \$49,999.00	2.10%	2.12%
\$ 50,000.00 and above	2.15%	2.17%
CDs/IRAs (Regular and Roth):		
\$ 1,000.00 - \$ 9,999.00	2.00%	2.02%
\$ 10,000.00 - \$49,999.00	2.10%	2.12%
\$ 50,000.00 and above	2.15%	2.17%

Make YOUR investment savings work for you ... take advantage of these new, higher interest rates!

APR = Annual Percentage Rate
APY = Annual Percentage Yield



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Celebrating 40 Years of Being In a League of Our Own

According to Hayes, the credit union began operations in the summer of 1979, with a federal charter. Within six months, it had about 800 members, with assets reaching \$170,000. "As with any new corporation, we struggled for a while with regulatory and operational issues," Hayes admits. "Over the course of four decades, Loyola Credit Union has grown to 5,000-plus members, with assets exceeding \$48 million.

"From our fledgling beginnings, we have evolved into a strong and well respected full-service financial institution; one that is recognized by its members as being there for them. We have been there for 40 years, and we plan to be here for at least the next 40 years."

Prize-winning Members

Two lucky members won gift baskets full of Cubs baseball gear, including vouchers for game tickets, as a result of a random drawing at the annual meeting, as part of our year-long "In A League Of Our Own" campaign to celebrate our 40th anniversary.

Congratulations Calvin & Jose!



Calvin Murray



Jose Orozco

And we have more winners!

All year long, we will hold random drawings from everyone who takes out a new loan in 2019 (excluding Home Mortgages). The credit union will make one month's payment (up to \$500) for each monthly winner. The winners so far this year are:

- **Brandon Fairley - January**
- **Audra Grotz - February**
- **Adan Becerra - March**

Don't worry if you didn't win yet. If you've taken out a new loan in 2019, your name stays in the drawing pool all year (or until you win).

40TH ANNIVERSARY Prizes



- Cubs and Sox gift baskets: vouchers for game tickets, team t-shirts/hats, Cracker Jacks, etc.

Visit our luefcu.org for details.

PLUS - MONTHLY drawings for:

- Fan Basket: \$40 VISA Gift Card, Cubs or Sox merchandise
- Baseball 'stress balls'
- Custom key rings: mini baseballs and jerseys

ALL members are automatically entered in these monthly drawings, based on their Savings Accounts required for membership.

Free Tips for Money Management, Retirement Planning

We ALL could use a little help to get the most from our money now, and during our future retirement. Attend any of these FREE Money Management and/or Retirement Planning sessions, and you'll have a head start.

April: Thursday, 11th and Tuesday, 23rd

May: Thursday, 9th and Tuesday, 21st

June: Tuesday, 4th and Thursday 20th

ALL sessions are free, and open to all. They are held in the credit union's conference room (Room 0903, Maguire Building, Maywood Campus), from Noon until 1:00 p.m.

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



We invite you to take advantage of these **FREE** sessions with **Loyola Credit Union**

X APRIL 9 (Tuesday)
Room 160, 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.

X APRIL 26 (Friday)
Room 170, SSOM

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.

X MAY 15 (Wednesday)
Room 170, SSOM

Do you own your home, or rent? Learn EXACTLY what **homeowners insurance** does and doesn't cover ... and how much you need!

X MAY 29 (Wednesday)
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.** 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.