

## 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 Closure

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

**Labor Day – Monday, September 2**

Please note – you have 24/7 access to your LCU accounts even when the credit union is closed (week-ends, holidays, night, etc.), when you use these convenient services:

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



## Share the Benefits of Membership

Do you enjoy the many benefits of your credit union membership? Don't keep them to yourself ... SHARE them with your family, friends and coworkers! Encourage them to join. It's easy, fast ... and good for a lifetime!



## Great America Tickets at a Discount

Once again, your Loyola Credit Union is helping you and your family enjoy your summer to the fullest ... with non-refundable DISCOUNT tickets to Great America! Check out these special money-saving prices:

- Adult ticket just \$53.00. You SAVE \$28.11 off the regular price!
- Season Pass for just \$85.00. That's a SAVINGS of \$8.59 ... AND it INCLUDES Hurricane Harbor!

PLUS – on special **Loyola Credit Union Discount Days**, you save even *more*.

- Special **\$40.00 price** is good ONLY for **July 12–14** and **July 26–28**. (*these are non-refundable*)

What are you waiting for? Swing by or call the credit union TODAY for your discount tickets!

Ticket costs can be withdrawn directly from your credit union account.



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# CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Summer 2019

## After 40 Years, Member-Focus Remains Constant

On August 17, 1979, readers of *Pulsations* (a newsletter for employees of Loyola University Medical Center), read about the debut of a new employee benefit: Loyola University Employees Federal Credit Union.

Established in July, 1979, to benefit employees and their families, Loyola Credit Union opened as a truly 'plain vanilla' operation; meaning, it offered only simple savings and loan products. At the time, the average interest rate paid on credit union savings in Illinois was 6%.

Initially, unsecured loans were limited to \$500; secured loans at \$1,000.

How things have changed!

Today, your Loyola Credit Union is a full-service financial institution, offering products and services to compare with the best of the for-profit competitors. Savings products have been customized to include such options as Christmas Club and Vacation Club accounts, CDs and IRAs.

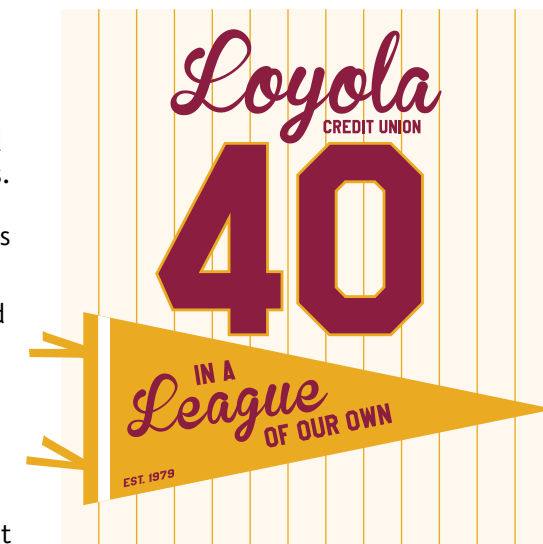
Loan products are available for nearly any good purpose, with flexible rates and payback periods. From signature and pledge loans, to new and used vehicle loans, Loyola Credit

Union meets your need and lifestyle. We've even made home mortgage loans available.

Of course, as technology has evolved, so, too, has our e-banking offerings: mobile apps, online and mobile banking, remote deposits, and so much more.

Yes, things have definitely changed. But one constant has been the foundation of our organization for the past 40 years: our focus on our members' needs, and how we can best fulfill them. That will never change.

Our sole purpose is to assist you – our member / owners – in getting the most from your hard earned money. We started out that way 40 years ago – we plan to still be doing it 40 years from now.



## Red Hot Summer Savings on Balance Transfers

'Fire up' some real savings this summer, with our free Balance Transfer promotion. From now through August 30th, you can:

- **Make FREE balance transfers from other high-interest charge cards to your Loyola VISA card**
- **Enjoy 4.99% APR (on transferred amounts only)**
- **Rate is good for 18 months (on transferred amounts only)**

At the end of the promotion period, remaining balances will migrate to the standard APR rate applicable to your card account. Transfers must be completed by August 30th, 2019.





# Fee Change Begins July 1

Attention, members. Beginning July 1, two (2) changes are being made to our fee structure:

- Loan application fee will increase to \$15.00
- Late Charge fee will be \$25.00. This applies when your monthly loan payment is made three (3) days after the payment due date

Please make note of these changes, beginning July 1st.

# Special Request from Your Credit Union

Whenever you send payments to us through your Online Banking account or via standard mail, please include the credit union's complete name and address, including our building number (#105). Thanks for your attention and help!

# 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!**



# Winners of Monthly Prizes

The winners of our monthly prize drawings during the 2nd quarter are:

- **Kristen Mickelsen - April**
- **Requested anonymity - May**
- **Joshua Martinez - June**

Throughout 2019, randomly drawn members will win a variety of prizes ... including one lucky member each month for whom WE will pay a month's loan payment (up to \$500!).

Everyone who takes out a new loan with us (*does not include home mortgage or re-finance of existing credit union loan*) is automatically entered into the drawings.

No Fine Print ...

# Just GREAT Rates!

Other institutions advertise what appear to be 'too good to be true' high CD rates, only for you to discover all of the disqualifying requirements in the very small print. Your Loyola Credit Union fulfills what we promote ... some GREAT rates on 1-year CDs.

	APR	APY
CDs – 1 year term:		
\$1,000.00 - \$9,999.99	2.10%	2.11%
\$10,000.00 - \$49,999.99	2.20%	2.21%
\$50,000.00 and above	2.25%	2.26%

Visit our web site (luefcu.org) for details, and information on more savings products and dividend rates.

APR = Annual Percentage Rate  
APY = Annual Percentage Yield



# Membership is Good for Life!

You DON'T have to lose your Loyola Credit Union membership. Even if you leave Loyola or move out of state, you can maintain your membership and ALL OF THE BENEFITS. Talk with us BEFORE you act!

**MEMBERSHIP**  
*for life*



# 40<sup>TH</sup> ANNIVERSARY Prizes



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

Visit our [luefcu.org](http://luefcu.org) for details.

**PLUS – MONTHLY** drawings for:

- Fan Basket: \$40 VISA Gift Card, Cubs or Sox merchandise
- 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.

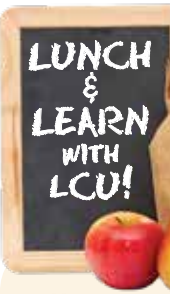
July: Thursday, 11th and Tuesday, 23rd

August: Tuesday, 6th and Wednesday, 21st

September: Thursday, 12th and Tuesday 24th

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](mailto: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 AUGUST 15** (Thursday)  
**Room 170, SSOM**

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

**X AUGUST 27** (Tuesday)  
**Room 160, SSOM**

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

**X SEPTEMBER 10** (Tuesday)  
**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.

**X SEPTEMBER 27** (Friday)  
**Room 150, 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.

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.**