

FREE Retirement, Money Management Tips

Take advantage of these FREE financial management sessions, presented by Infinity Financial Concepts, Inc. Take action NOW to better manage your finances, to help ensure a strong, enjoyable retirement later. All sessions are held in the credit union's conference room (Room 0903, Maguire Building), from Noon until 1 pm.

January: Tuesday, 8th and Thursday, 24th

February: Wednesday, 13th and Tuesday, 26th

March: Thursday, 7th and Tuesday, 19th

April: Thursday, 11th and Tuesday, 23rd

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



Winner of Christmas Stocking Is ...

Nikita Binion is the lucky winner of this year's "World's Largest Christmas Stocking." Her name was randomly drawn from the hundreds of entries into our annual drawing.

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

Thanks to everyone who helped make this past holiday season a little brighter.

Other winners this year are:

- \$25 VISA gift card: Darrick Gates and Marguerite Nelson
- \$10 McDonald's gift card: Pamela Anderson, Myrna Inductivo, Cheryl Paulus, Olga Sylvester
- \$10 Amazon gift card: Debbie Blazina and Peggy Webb
- \$7 Meal Card: Glories Henderson, Debra Jordan and Holly Molloy



Do Something Great for Mother Nature

Sign up for any / all of our convenient, money-saving e-banking services. YOU can help save the world's forests with that simple move. Each year, millions of trees are necessary to produce the tons of paper used to print transaction receipts, statements, checks and so much more.

We encourage our members to take advantage of the ease and convenience of e-banking, including these services:

- Online Banking
- Debit Card
- Mobile Banking
- Bill Pay
- Direct Deposit
- ATM Network
- Online Loan Applications
 - Loans
 - Membership

Do yourself – and Mother Nature – a favor ... sign up for e-banking TODAY. Go to luefcu.org and follow the easy prompts to get signed up. Or stop in or call the credit union office for more information. We thank you ... and so do the world's forests!



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CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Winter 2019

Mark Your Calendar for These Special Events

This year's Annual Meeting is one you DO NOT want to miss! It marks the official Opening Day of our year-long 40th anniversary celebration ... and do we have the special promotions and offers for you!

Loyola
CREDIT UNION
40

We definitely have been "In A League of Our Own" during those years, as it relates to member service, range of products, and knowledgeable staff.

Come join the celebration. These are NOT your normal Annual Meeting and Member Appreciation Day. They promise to be events you'll be talking about ... AND you may win some terrific prizes and giveaways.

	SU	MO	TU	WE	TH	FR	SA
MARCH						1	2
	3	4	5	6	7	8	9
	10	11	12	13	14	15	16
	17	18	19	20	21	22	23
	24	25	26	27	28	29	30
	31						

- **Friday, March 22** is our **Annual Meeting**, and "Opening Day." Get 'in the swing' of the celebration. Room 150 in SSOM, beginning at 5:00 p.m. (more to come)

	SU	MO	TU	WE	TH	FR	SA
APRIL		1	2	3	4	5	6
	7	8	9	10	11	12	13
	14	15	16	17	18	19	20
	21	22	23	24	25	26	27
	28	29	30				

- **Wednesday, April 3** for our **Spring Member Appreciation / Credit Union Day**. Between 10:30 a.m. and 1:30 p.m., we will be in the Fitness Center Atrium (more to come)

See the accompanying special insert for more information on the year-long 40th anniversary celebration campaign.

Don't Leave Home / Loyola Without It

... Your Loyola Credit Union membership, that is.

Even if you retire, change jobs, or leave Loyola, your Loyola Credit Union membership goes with you. You're a member FOR LIFE! There is NO REASON to close your accounts. Our wide range of e-banking services makes it easy to do business with us – even from across the country!

Talk with us about how you can maintain ALL of the benefits of credit union membership – and maintain your accounts.



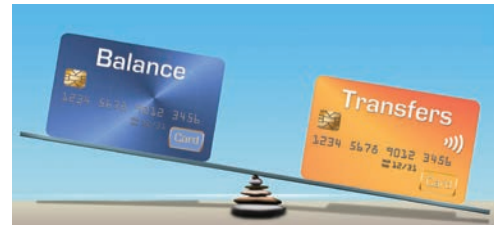
With the New Year come promises to start anew: lose weight, eat better, exercise more. All the 'usuals.' But what about the promises to yourself to take better care of your finances?

In this issue of **Connection** are several articles to help you best manage your money now, plan for the future, get more from your money, and more.

Loyola Credit Union is so much more than just a place to have your savings ... It can be a *partner* in managing your finances – now, next year, and on into retirement. Make sure you take advantage of everything that is available to you.

VISA Balance Transfer Something to Look Forward To

Elsewhere in this newsletter we mention the credit union has so much to offer in helping you get the most from your money. Here's just one example ... and something to look forward to!



Our **Spring VISA Balance Transfer Promotion** begins **February 1st!**

- **New and Existing** VISA accounts
- Receive **2.99% APR for 12 months**
- on **Balance Transfers**
- **Between 2/1/19 and 4/30/19**

2.99%
APR

Get rid of those high-interest charge card balances by transferring them to your new or existing Loyola Credit Union VISA card. You could save hundreds – even *thousands* – of dollars in interest payments!

Now – isn't that something to look forward to?

Calling All Future Board / Committee Members

Do you have an urge to serve? Like serving on committees with like-minded people? Then you might be interested in serving in a capacity with Loyola Credit Union. Board and Committee 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.

Board Director elections will held at the Annual Meeting, Friday, March 22nd. Letters of interest must be received no later than Friday, March 8th.

Winter Blues? Save Some 'Green'

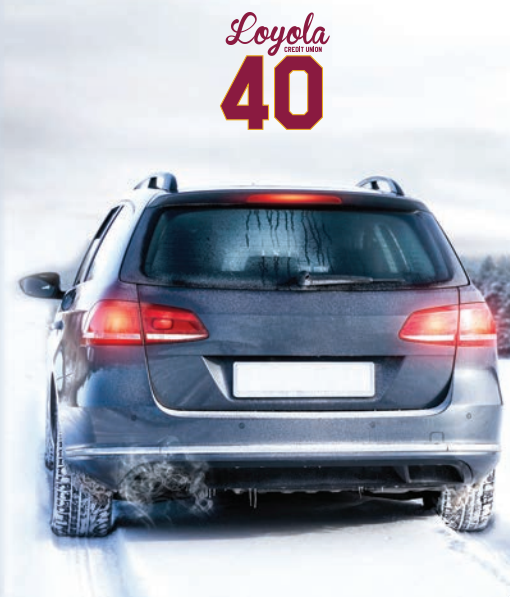
Nothing brightens spirits more than a new car. And we have just the deal to make it even brighter.

With the Chicago Auto Show just around the corner (February 9 - 18), get prepared to take advantage. Come get pre-qualified for an auto loan at Loyola Credit Union, so you can take immediate advantage of the deals.

Can't wait until the Auto Show? No need – this offer is good NOW! So come in, get pre-approved so you know exactly how much you can afford, and go out and get that new or used vehicle.

Yes, the \$100 VISA Gift Card offer continues, AND we'll throw in a little something extra to go along with our year-long 40th anniversary celebration. *(See the special anniversary insert accompanying this newsletter).*

AND – to help celebrate our 40th anniversary, for **EVERY NEW loan you take out**, you'll automatically be **entered into that month's drawing for US to make one month's payment FOR you** *(up to \$500).*



VISA Account Info Live on Online Banking

You can now pay your Loyola Visa card bill online through your Loyola Credit Union Online Banking account.

Check out our exciting new feature on Home Banking!

Loyola Credit Union members can pay Loyola Visa Credit card bills by signing up and creating an account at the Loyola Credit Union website, www.luofcu.com, and utilizing its online transfer tab option.



There is NO fee charged for making online payments.

To avoid a late fee, you must pay at least the minimum amount due before 5 p.m., on or before the due date.

Online payments submitted before 5 p.m. will be credited to your account by business day midnight. Online payments submitted after 5 p.m. will be credited the following business day.

Online Banking provides you a FREE, EASY, and SECURE way to manage your finances.

Annual Donation Helps Children Smile



Again this year, the credit union matched the total sales for the annual Christmas Stocking drawing. This resulted in a donation of \$1,000 to Ronald McDonald House. A second 6-foot stocking filled with games and toys was also donated.

Time to Open a Christmas Club Account

Yes, we know the holidays just ended. And you're still feeling the budget pinch from being overly generous. So NOW is the perfect time to open a Christmas Club account, so you're not in the same predicament next year! Open yours today... and for the kids, too!



We invite you to take advantage of these

FREE
sessions with
Loyola Credit Union

X JANUARY 16 (Wednesday)
Room 170, 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 FEBRUARY 8 (Friday)
Room 150, SSOM

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

X FEBRUARY 25 (Monday)
Room 160, 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 MARCH 21 (Thursday)
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.