

A Memo from the Manager's Desk

As we near the end of 2020 (*thank you!*), let's take a moment to reflect on the past several months. It's been a trying and unsettling time. For many, it's been a time of personal, professional or financial upheaval.

If you are having difficulty making loan payments, or if you need a personal loan to help bridge financial need, **talk with us**.

We remind everyone: your Loyola Credit Union is here for you.

We also want to remind everyone that, until further notice, we will abide by (and encourage everyone else) the simple steps needed to help keep us all healthy and safe:

- Wear a mask or face covering
- Maintain at least a six foot social distance
- Wash your hands frequently
- Use germ-killing sanitizer often

Thank you all. It is our pleasure to be your financial partner!

Respectfully,
Harry Tram, Manager



Leaving Loyola? Don't Close Your Account!

You DON'T have to close your credit union account just because you might be leaving the Loyola family (retirement, changing jobs, moving, etc.). Your MEMBERSHIP IS GOOD FOR LIFE.

And our comprehensive e-banking services are so easy and convenient to use... from *anywhere!*

Your Loyola Credit Union is one of the best options for your money NOW and into the future. DON'T close your accounts when you don't have to.

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

Be a 'Super Spreader' of H.O.P.E.
(Helping Others Protect Everyone)

Personal Loans for Whatever Reason...

Get **\$2,000** with a **12-MONTH PAYBACK** for a **1% REDUCTION** of the rate you qualify for!* Apply TODAY! Or, call us at 708.216.4500 for more details.

Offer good through December 31, 2020.



**Holiday Shopping
or Travel?**

A Loyola Credit Union
Personal loan is just
the ticket.



Wedding?
We say 'we do.'



**Emergency
Medical Expenses?**
We're what the
doctor ordered.



Dream Vacation?
Make it a reality.



**Education
Expenses?**
Easy as A-B-C.

And whatever else you may think of!



Christmas Club Funds Available November 2

Christmas Club Savings funds will be automatically deposited into participating members' Share (Savings) accounts and be available to you November 2nd.

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 2021.



Help Brighten a Child's Christmas

YOU can be one of Santa's elves, when you purchase drawing tickets for 'The World's Largest Christmas Stocking'. It is filled with kids' games and toys – just what we need at this time!

Tickets available now through Wednesday, December 16th. 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 we make it easy for you – we can deduct the purchase amount directly from your Loyola Credit Union account, so there's no need to come in!

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

Shape Up for Retirement

Your **body** may have gained the 'COVID 15,' but your **retirement budget** should be in top shape. NOW is the time to tone and strengthen it... with a one-on-one session with our friends from Infinity Financial Concepts.

The regular monthly group sessions on retirement planning and benefits programs are on hold until further notice. BUT, you can schedule free, one-on-one sessions by appointment.

So whether your retirement is right around the corner, or still years away, make sure you're in good financial shape to enjoy it.

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

Forget Santa's Helpers... Our VISA Card is Much Better!

For all your holiday shopping (or any other time!), your LCU VISA Card is the *only* helper you'll need. Check out these benefits.

- As low as **9.90% APR** saves you money
- It's accepted everywhere
- FREE balance transfers (to save even MORE money)!
- Security chip provides protection

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. 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.

Holiday Closures

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

COLUMBUS DAY

Monday, October 12 Closing at Noon

THANKSGIVING

Thursday, November 26..... Thanksgiving Day

Friday, November 27..... Day After Thanksgiving

CHRISTMAS

Thursday, December 24..... Christmas Eve Day (*closing at Noon*)

Friday, December 25..... Christmas Day

NEW YEAR'S

Thursday, December 31... New Year's Eve Day (*closing at 2 P.M.*)

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

Spreading H.O.P.E. to Everyone

Even in today's unsettled environment, there is still a type of 'spreader' we still need: the spreader of H.O.P.E. (Helping Others Protect Everyone). That's what your Loyola Credit Union does.

Through our products, services and professional knowledge, we help protect our members' financial well-being, through good times and bad. And with that comes a sense of security for you and your family. We are here for you... through COVID-19 and beyond.

You, too, are a H.O.P.E spreader. Whether you are a Loyola staff member, doctor, administrator, maintenance worker, nurse, educator... whatever your title or role, YOU are among the people others turn to for hope. And isn't that what we all should be doing – offering and spreading hope?

Go ahead – be a super-spreader... of HOPE.

Trade In Your Old Sleigh

It's time to give the little 'elves' a little more leg room in the family vehicle. Or maybe your current vehicle is on its last legs. Regardless – finance your next vehicle with Loyola Credit Union.

Our low loan rates and flexible payback periods can get you and the family into the vehicle you need. **PLUS! You'll receive a FREE \$100 VISA gift card!**

Don't delay... act NOW before the snow flies!

