

Current Rates*

Regular Shares (Savings)	Rate	(APY)
Ending Balances:		
25.01-450.99	0.25%	0.250%
451.00-5,000	0.30%	0.300%
Over 5,000	0.40%	0.400%
Club Accounts		
Christmas (25)	0.35%	0.350%
Vacation (27) Up to 4,999.99	0.35%	0.350%
Vacation (27) Over 5,000.00	0.40%	0.400%
Certificate of Deposit (CD)* – One year term		
1000.00-9999.99	0.80%	0.802%
10,000.00-49,999.99	0.80%	0.802%
50,000.00 and above	0.80%	0.802%
Individual Retirement Accounts		
Regular IRA and Roth IRAs	0.45%	0.451%
Certificate of Deposit (CD)* - Regular IRA and Roth		
1,000.00-9,999.99	0.80%	0.802%
10,000-49,999.99	0.80%	0.802%
50,000 and above	0.80%	0.802%
Share Drafts (Regular)	0.00%	0.00%

* CD rates are subject to change at any time, per Board approval. A penalty will be enforced for the early withdrawal from a CD which will be 90 days of interest. Call the Credit Union for the current rates at 708.216.4500, or visit our web site at www.luefcu.org for current rates and the Truth in Savings Account Disclosures.

Deferred Payment Loans

There is still time for you to take advantage of our special "60-Day Deferred Payment" loan offer. From now through October 31st, you can defer your first payment on a new loan* for a FULL 60 DAYS. Need a vehicle loan? Personal/Signature loan? Get one before October 31st and you can defer your first payment for 60 days.

NOTE: Interest does accrue on the loan amount during deferral period. Regular credit rules apply. Not all LCU members will qualify.

*Does not apply to Credit Revival loans, or the re-finance of existing Loyola Credit Union loans.

The Perfect Holiday Gift?

This holiday season, give something EVERYONE appreciates – a Visa Gift Card! No need to worry about size, color or style ... because they're always in style! And they're available in amounts from \$10 to \$500.

They can be used anywhere Visa is accepted – and they're good for five (5) years from the date they are activated!*

NOTE: The Visa Gift Card is activated within 24 hours of purchase. The funds are deducted directly from your account. A \$3.50 purchase fee applies to each card.

*If no activity on card after one (1) year, \$5.00 will be deducted from funds.

2017 Pocket Calendars

Members may pick up their **FREE** 2017 pocket calendars at the upcoming Benefits Fairs. Quantities are limited – once they're gone, they're gone.

WATER TOWER: **Wednesday, October 26**
Regents Hall, 16th/17th Floors

LAKE SHORE: **Tuesday, November 1**
Damen Student Center

MAYWOOD CAMPUS: **Thursday, October 20**
SSOM Room 150 and Lobby

Members on the Maywood campus can also visit the credit union office for their free calendar.

Christmas Stocking Tradition Continues

Just like we know temps will fall every winter, we also know our annual Christmas Stocking raffle will again be held from just before Thanksgiving through Friday, December 16. Stuffed with toys, games and goodies, the stocking could be yours, just in time for the holidays.

Tickets are just \$1.00 each, or \$5.00 for SEVEN (7)! Buy as many, and as often, as you like. All proceeds from the raffle will benefit a worthy charity ... and the credit union will match the proceeds.

Again this year, Loyola Credit Union will donate a second stocking to Loyola Children's Hospital.



Holiday Closures

The credit union will be closed in observance of the following holidays in the 4th quarter:

Thursday, November 24 Thanksgiving Day
& **Friday, November 25**

Friday, December 23 Close early at 2 pm

Monday, December 26 Closed in observance
of Christmas Day

Monday, January 2 Closed in observance
of New Year's Day

Remember – you can access your credit union accounts 24 / 7, even on days the office is closed. Just sign up and use these handy services:

- LUEFCU Debit Card
- Visa Card
- Stars ATM Network
- Mobile Banking / apps
- Web site – **LUEFCU.ORG**

Credit Union Day October 19 – Time to Celebrate

Come celebrate the credit union difference with us on **Wednesday, October 19th**, when we host our International Credit Union Day in the atrium at the Fitness Center. Credit unions around the globe will mark the occasion that day – and throughout the week – with special events, offers and open houses.



We'll have our famous prize wheel with us. Stop by the Atrium between 10:00 a.m. and 3:30 p.m. and take a spin – you might win a free lunch voucher at the SSOM cafeteria, Visa Gift Card, or one of a whole range of fun/valuable prizes.

Several of our business partners will have info tables, including:

- **HomeTown Lenders** – Home Mortgages
- **Enterprise Vehicle Sales**
- **Liberty Mutual**
- **The Fitness Center**
- **Infinity Financial Concepts** – financial and retirement planning
- **American Income Life Insurance**

NOTE: The credit union office will be closed all day Wednesday, October 19, for Credit Union Day. We apologize for any inconvenience.

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 2017.

Someone You Should Know



"In my many years of public and private service, I've seen many institutions whose concern is for the bottom line," says Greg Moore. "And in my years as a member – and as a Board member – of Loyola Credit Union, I know it is focused on doing what is right for the member."

Greg Moore

And as a former police officer and Chief of Police for a western suburb, Moore knows a lot about doing what is right, and what is best for a constituency. *"I know Loyola Credit Union – its staff, committee members, and Board Directors – all share the same philosophy: it is 'people helping people.'*

"That's one of the reasons why our credit union continues to grow – we put peoples' needs before our own."

Six years ago Moore was encouraged to join the credit union, and shortly thereafter, was elected to the Board of Directors. He currently serves as Vice President of the Board. *"I really like the service attitude. We are here to provide financial benefit to our members. Our challenge is to educate and inform more Loyola/Trinity employees about our considerable benefits, and how we can help them strengthen their financial position."*

Moore points out that Loyola Credit Union competes very favorably with banks and other institutions. *"Because we are not-for-profit, we're able to beat most competitors when it comes to flexible rates on loans, and pay higher dividends on savings products. We want more of the greater Loyola 'family' to be aware of credit union membership that's available to them. That's one of our challenges and goals."*

Moore says there is always room for growth, both in credit union membership and the range of services it provides. *"As a Board, we are vigilant in ensuring our members enjoy a comprehensive range of products and services, delivered and supported by a professional and experienced staff. We want our members to know – they are "Number One" with us, and that we are deeply committed to the credit union philosophy of 'people helping people.'"*

Greg is Administrative Director of Security and Parking, Loyola Medical Center.

Special Notice Re: Payroll Deduction

Due to action by Loyola Medical Center, Payroll Deduction for Loyola Credit Union members who are paid by Loyola Medical Center will soon end, and be changed to Direct Deposit.

NOTE: This applies **ONLY** to our members who are employees of/paid by Loyola Medical Center. It does NOT affect any other members.

Affected members will need to convert their Payroll Deduction to Direct Deposit. To ensure your payroll, desired deductions and deposits are allocated to the accounts/loans you prefer, you **MUST** complete a simple form (*available in the credit union office as well as online at luefcu.org*).

Do it TODAY to ensure your pay is not interrupted. For more information, call or stop in the credit union office at your very earliest convenience. Payroll Deduction for credit union members who are paid by Loyola Medical Center will end soon!

Are YOU Prepared for Retirement?

Or, like so many of us, have you kept putting it off? NOW is the best time to begin planning and preparing so you're BEST able to enjoy your future retirement.

Attend one of the **FREE** one-hour sessions presented by **Infinity Financial Concepts**. Topics include:

- How long will I have to work? Will I EVER retire?
- What role do my Loyola retirement benefits play in planning my retirement?
- Do you know how your specific Loyola retirement benefits work?
- How much money will I need for retirement?
- How can I best manage my money for now and the future?

All sessions are from Noon until 1 pm, in the credit union office (*Room 0903, Maguire Building*).

October: Thursday, 13th and Tuesday, 25th

November: Thursday, 10th and Tuesday, 22nd

December: Tuesday, 6th and Thursday, 15th

January: Tuesday, 10th and Thursday, 26th

February: Tuesday, 7th and Thursday, 23rd

Please email renae@infinityfinancialconcepts.com to reserve a seat. For more information, please call **Joe or Jim** at **708.410.0400**. Visit the website at www.infinityfinancial.org.

Seniors Especially Vulnerable to Fraud

This issue of The Connection begins a series of articles focused on financial and ID fraud, keeping your personal and financial information safe, and how to avoid becoming a victim.

In today's fast-moving, ever-evolving tech world, any one of us could fall victim to identity theft, financial fraud or scams. But our senior citizens are most vulnerable. In fact, experts have compiled a "Top Ten" list of the most frequently used scams to defraud senior citizens.

- The Grandparent Scam
- Healthcare/Medicare/Health Insurance Fraud
- Counterfeit Prescription Drugs
- Funeral & Cemetery Scams
- Fraudulent Anti-Aging Scams
- Telemarketing
- Internet Fraud
- Investment Schemes
- Homeowner/Reverse Mortgage Scams
- Sweepstakes & Lottery Scams



Here are some simple tips to help you avoid falling victim to any of these – and other – schemes and scams.

- **It's okay to be rude** – hang up on any suspicious telemarketer.
- **Don't EVER give personal information** to people you don't know, unless you initiated the contact.
- **Don't let yourself be pressured** into a verbal agreement or signing a contract.
- **Be skeptical** of online or telephone charitable solicitations. If you are interested, ask that they send you information via the mail. Then check out the 'charity.' Chances are, you WON'T receive any literature from them.
- **Never agree to pay** for products or services in advance.
- **Get written estimates and references** for any home repair offers and other products and services. Then check those references!
- **If you suspect fraud**, contact your local law enforcement agency immediately.

The more aware we are, the more vigilant we remain, the more we can protect ourselves and loved ones from potential personal and financial fraud.

NOTE: Information and tips from the National Crime Prevention Council. For more information, visit www.ncpc.org. Thanks to Greg Moore, Administrative Director of Security and Parking, Loyola Medical Center, for compiling and making this information available to Loyola Credit Union members.

Plan to Charge Your Holiday Shopping?

Make sure you double-check your monthly statements during/after the holiday shopping season, to ensure there are no bogus charges. It's easy to lose track of where – and how much – you've spent while shopping.



Some experts suggest using only one charge card during the holiday rush – it makes it easy to track and confirm your charge card purchases.

We recommend that the one card be a Loyola Credit Union Visa Card. Our interest rates are as low as 9.90% APR, so you save on interest charges. And, you can receive either paper or e-statements for easy, convenient account balancing and confirmation.

RATES **as low as 9.90% APR***

DON'T HAVE A LOYOLA VISA CARD?

Apply today so you have it in plenty of time for the holidays ... and beyond.

*APR = Annual Percentage Rate. Specific rates based on individual applicants' creditworthiness. Regular credit rules apply. Not all applicants will qualify.

"Lunch & Learn" With Loyola Credit Union

FREE TIPS TO HELP YOU ...

- Plan for a Secure Retirement
- Keep Your Finances – and Yourself – Safe



Thursday, October 27:

Tips for Planning Financial Security, for NOW and Retirement
Room 150 in SSOM

Monday, October 31:

Tips for Personal/Financial Security & Safety – Keeping yourself and your money safe from fraud
Room 150 in SSOM

These **FREE** information sessions are open to **everyone**, and are presented by experts in their respective fields. ALL SESSIONS ARE PRESENTED FROM **NOON UNTIL 1:00 P.M.**

Bring your lunch and beverage. Enjoy these FREE sessions, sponsored by Loyola Credit Union.

Please e-mail Roseann at ruzzard@lumc.edu to reserve your space for any session(s) you plan to attend. Space is limited.

Coming November 1st! Less Interest. More Savings!

We prove that...LESS IS MORE with our
1% interest rate reduction on loans*



Beginning November 1st, we'll take a full 1% off your interest rate on new loans. **And this rate reduction is good for the life of the loan!** This is NOT a 3- or 6-month 'teaser' – it's good until the loan is paid off.

If you qualify for a 4% interest rate, your ACTUAL rate will be 3%. A 7% rate becomes just 6%, and so on. So you pay LESS interest and save MORE money.

This offer will be good only from November 1, 2016 through February 28, 2017. Don't miss out! Call the credit union office (**708.216.4500**), or stop by to talk with a credit union representative 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, or re-financing of existing Loyola Credit Union loans.