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 CAMPUSE:** Thursday, October 20
SSOM Room 150 and Lobby

 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 deferment period. Regular credit rules apply. Not all LCU members will qualify.

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 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.

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

Credit Union Day October 19

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
• Business 2 Business
• 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 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. You will be 90 days of interest. Call the Credit Union for the current rates at 708-216-6450 or visit our web site at www.kueto.org for current rates and the Truth in Savings Account Disclosures.

The Fitness Center

International Credit Union Day in the 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.”

“Tradition Continues – Time to Celebrate”

“Greg 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 competition 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 membership enjoys 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.
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 applicant’s 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 SSM

Monday, October 31:
Tips for Personal/Financial Security & Safety — Keeping yourself and your money safe from fraud
Room 150 in SSM

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 nuzzard@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.