

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.com for current rates and the Truth in Savings Account Disclosures.

Introducing ...

We are pleased to welcome Jacqueline (Jackie) Trejo to the Loyola Credit Union family as our new teller / member services representative. Jackie joined us in August with seven years' experience in financial services, including six years with Credit Union One as a Teller Supervisor. And – she is fluent in Spanish. Stop in and say 'hi.'



'Real Time' Processing is Here

A reminder to all members that Loyola Credit Union ATM / Debit Cards are now subject to Real Time Processing. This means that all transactions you make with your ATM / Debit Card are posted to your account within *seconds* after they occur.

The benefits of Real Time Processing are:

- Immediate access to deposited funds with your ATM / Debit Card*
- Immediate posting of your ATM / Debit Card transactions
- Immediate balance updates at ATM terminals

Simply put ... what you see is what you have. No more 'guessing' what your account balance is.

**Some deposits may be subject to hold.*

Did You Know?

A car loan from Loyola Credit Union makes it easy to recycle your family vehicle — AND save some money

Go green – and save some "green" ... when you recycle your vehicle with an auto loan from Loyola Credit Union.

- Take control of your car-buying experience – **get pre-approved BEFORE** you shop!
- Take advantage of our **low, money-saving rates**
- And **flexible payback periods (up to 72 months!)**
- Loans for **new and used** vehicles
- "Recycle" (**refinance**) car loans*

Our partner relationship with Enterprise Car Sales also helps you find superior quality pre-driven vehicles AND can save you money!

**Offer does not apply to existing Loyola Credit Union car loans.*



CONNECTION

www.luefcu.com

Newsletter of the Loyola University Employees Federal Credit Union

Fall 2014

Home Mortgages Now Available At LUEFCU

When you're in the market for a new home, look no further than your Loyola Credit Union. After considerable evaluation and deliberation, the credit union Board of Directors recently approved a partnership agreement with Stearns Lending, Inc. With offices in Naperville and Oak Brook, Stearns Lending is ideally located – and **qualified!** -- to serve our membership's needs for mortgage loans.

PLUS – Kevin Beck, senior mortgage loan originator with Stearns Lending, will be in the credit union office on Mondays and Fridays to meet with you one-on-one, by appointment. Kevin can answer all your questions, help find the mortgage loan that's right for your family, and walk you through the entire process.

Whether your family is large or small, city-dwellers or suburbanites, 'well-off' or working toward the American dream, Kevin Beck and Stearns Lending can help find the loan that is just right for you. In addition to 15- and 30-year fixed and adjustable rate mortgages, Stearns also offers:

- FHA loans
- HUD loans
- Fannie Mae
- 1st Time Homebuyers, with down payment assistance
- Jumbo financing



Stearns Lending has been in business and making home loans since 1989, and works with credit unions throughout the U.S. This new business relationship gives our members the best of both worlds: the security and familiarity of your membership in Loyola Credit Union, coupled with a proven and successful Home Mortgage Lending company that knows both the credit union and the home mortgage environments.

You can reach Kevin Beck directly at **630.697.3231**; by fax at **866.907.1151**; and by e-mail at **kbeck@stearns.com**. Visit him on the web at **www.kevinbeck.com** for a complete list of services, mortgage loan products, tips on how to apply for a loan, and much more. Or call Kevin to set an appointment in the credit union office. He will be in the credit union office each Monday and Friday, from 9:30 a.m. until 4 p.m.

Special Loan Program For 1st Time Buyers, Military

To help first-time buyers and military veterans returning from service, Illinois introduced a special mortgage loan program called "Welcome Home." This program offers a \$7,500 incentive to first-time home buyers and \$10,000 to military personnel ... and this special program is supported and offered by Stearns Lending, Inc.

It is a traditional home mortgage loan, with a \$7,500 incentive. The only stipulation is that buyers must own / live in the home for a minimum of five (5) years before selling / moving.

Call Kevin Beck of Stearns Lending directly at **630.697.3231** for more information. The call could mean \$7,500 for you!

FREE 4th Quarter Financial Fitness Sessions

As we continue to provide our members with valuable and quality financial education sessions, we're proud to announce the schedule for the 4th Quarter. These money management and retirement seminars are conducted by Joseph Schoenhardt and James Hinschliff, of Infinity Financial Concepts, Inc.

All seminars will be held from Noon until 1:30 p.m. in conference room 0903 inside the credit union office. All sessions are FREE to all Loyola employees.

Tuesday, October 7th
Thursday, October 23rd
Thursday, November 6th
Tuesday, November 18th
Wednesday, December 3rd

For more information or to register, call Infinity Financial Concepts, Inc. at **708.410.0400**.



Help Us Celebrate International Credit Union Day

Each year, credit unions around the globe celebrate their uniqueness and success on the third Thursday in October, recognized as International Credit Union Day. This year, your Loyola Credit Union will mark the event on **Wednesday, October 15....** and we have a lot to celebrate this year!

In addition to our year-long celebration of 35 years of service, we can also celebrate the fact that we are growing – in total membership, total number of loans, and in the range of valuable services we offer our members, as evidenced by the addition of Home Mortgage Loans and a renewed emphasis on car loans / sales through Enterprise Car Sales.

Come join our Open House at the credit union office on **Wednesday, October 15**. Between 10 a.m. and 2 p.m., we'll have beverages and sweet treats, and some giveaways, as well.

Bring a co-worker and sign them up for membership!

Be Aware of Data Breaches

As you may have heard, Jewel-Osco and Home Depot are the latest victims of possible data breaches, wherein credit and / or debit card information may have been compromised. If / when Loyola Credit Union is notified of Member Visa Debit and / or Credit Cards that are affected by these payment card data breaches, we will IMMEDIATELY notify the affected members by e-mail and mail. In the meantime, we advise our members to closely monitor your account(s) by frequently viewing your activity through your Online Banking account or by logging in at www.lucfcu.org.

2015 Planners Are Coming!

Just as the coming chill and falling snow are inevitable, so too is the arrival of our popular monthly planners. As in the past, we are offering pocket-sized and 8 x 10 planners. Watch for future announcements regarding their availability. Please – only one per member.



35th Anniversary Loan Offer Still Good ...

...but you better hurry! This special anniversary loan offer is good only until December 31st, and then it's gone. Remember:

- **Borrow \$3,500**
- **With a 30-month payback period (that's 2-1/2 years!)**
- **We'll REDUCE your interest rate by a full 3.5%!**

That's right – 3.5% knocked off whatever interest rate you qualify for! But this offer ends December 31st, so don't delay. Apply online (www.luefcu.org), or in person in the credit union office.

NOTE: This is NOT a credit revival loan. Regular loan qualification requirements apply. Individual interest rate based on creditworthiness. Not all LCU members will qualify.

Win Big – 6-Foot Stocking!

Here's your chance to win really big this holiday season. Our huge, 6-foot, toy-filled Christmas stocking is back, and tickets are on sale now. Tickets are just \$1 each, or SEVEN (that's right, 7!) for \$5.00! On sale through December 19th in the credit union office. Proceeds will benefit a worthy charity ... and the credit union will MATCH the ticket sales!



Holiday Closings

The Loyola Credit Union office will be closed for these upcoming holidays:

Thursday & Friday, November 27 & 28... Thanksgiving
Wednesday, December 24..... Christmas Eve
OPEN 7AM-11AM

Thursday, December 25..... Christmas Day
Thursday, January 1..... New Year's Day

Don't forget – Daylight Saving Time ends Sunday, November 2nd, so make sure you change your clocks Saturday night, November 1.

24/7 Online Access

Your credit union accounts are accessible 24 / 7 even when the credit union is closed. Just use your LUEFCU Visa card, ATM or debit card. AND – you can apply for loans online at www.luefcu.com too!

Tips For Credit / Debit Card Protection

While the holiday season is traditionally one of *giving*, there are those who also *take* ... your account information, your identity, and much more. Here are some tips to safeguard your financial information – not just during the upcoming holidays, but year-round!

- **Carry only the credit / debit cards you NEED. Memorize your PIN** – *never* write it down and carry it with you!
- **Do not respond to phone calls, e-mails or text messages** asking for card numbers and other sensitive information. Loyola Credit Union – or any other financial institution – will never ask you to “verify” or provide your credit / debit card account information.
- **Inspect card readers and key pads** at gas pumps, ATMs and other public locations. These are favorite targets for thieves to install ‘skimmers,’ a device that steals your card information when you insert your card. If the machine looks suspicious, do not use it.
- **When shopping online, be cautious.** Shop with trusted retailers and look for security indicators, such as https:// in the web address, and the closed padlock icon in the browser's address bar.
- **Don't make purchases or banking transactions** when connected to a public, unsecure Wi-Fi network.
- **Use online banking to monitor your accounts**, and check every few days. If you spot any unfamiliar transactions, report them immediately. If you suspect your card has been compromised, cancel it and request a new one.



Enterprise Car Sales Help Put You In A Quality Vehicle

For years, Enterprise has been known as the go-to company for car rental – but did you know they also are a great place to buy a quality, pre-driven vehicle? It's true – and we are proud to continue our relationship with Enterprise Car Sales.

At any given time, Enterprise has approximately 6,000 vehicles nationwide for sale (and hundreds locally). Each and every one of them undergoes a rigorous 109 Point Check-up and is fine-tuned before made available for sale. You can check out the cars online (www.enterpriseCarsales.com) or visit any of the local sales outlets (in Glen Ellyn, Worth, and Chicago – Western Avenue). If you find one online that isn't local, Enterprise will work to have it shipped in or find a comparable vehicle for you.

Our low, money-saving rates are always available, so you can finance your vehicle purchase right here at Loyola Credit Union. Come in and get pre-approved, so you know exactly what you can afford and how much your payments will be BEFORE you go shopping. Shop smart to get the best deal!

And, if for some reason, you don't qualify for a loan at LCU, Enterprise Car Sales has a variety of means to finance your car purchase. We truly work as a team with Enterprise to help ALL our members get the vehicle they need.

PLUS – when you purchase a vehicle from Enterprise – and finance it with Loyola Credit Union – from now through October 31st, 2014, Enterprise will give you a \$300 gas card ... FREE! (2 week period before card distribution). As a Loyola Credit Union member, your personal Enterprise representative is **Joe Kurtyka**. You can contact him directly at **630.942.5080**, or by e-mail at joseph.e.kurtyka@erac.com, or visit the web site at www.cuautodeals.com.

So before you're “over sold” by some fast-talking dealer rep, come talk with us at Loyola Credit Union.

