

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](http://www.luefcu.com) for current rates and the Truth in Savings Account Disclosures.



## From the Mailbag

We oftentimes get mail from long-time members, some of whom have moved away. In this holiday season, we wanted to share this note from a member who was one of the very first to join the credit union.

*"My very best wishes for a happy holiday and a great New Year from one who has the credit union engraved on my heart. And who greatly admires and appreciates the superb job you all do."*

From everyone at LUEFCU, we echo his thoughts:  
**Very best wishes for a happy holiday and a great New Year!**



# CONNECTION

[www.luefcu.com](http://www.luefcu.com)

Newsletter of the Loyola University Employees Federal Credit Union

Winter 2014

## Holiday Closings

Your LUEFCU office will be closed on the following First Quarter holidays.

**Monday, January 20, 2014**

*Martin Luther King, Jr. Day*

**Monday, February 17, 2014**

*Presidents' Day*

Don't forget – your credit union accounts are accessible 24/7 even on days when the credit union is closed. Just use your LUEFCU Visa card, ATM or debit card.

And just a friendly (and positive!) reminder: Daylight Saving Time begins Sunday, March 9th!



## One Last Gift to Give

Yes, the holiday season is over. Gifts have been unwrapped, returned (or broken) already. But there is ONE MORE gift you can give – the gift of LUEFCU membership!

It's the one gift that, unlike Aunt Martha's fruitcake, is always tasteful.

YOU enjoy the many benefits of LUEFCU membership ... now it's time to share that joy (and the benefits) with family and co-workers. Enroll your kids or grandkids – it's never too early to get them started.

Get your family members to join. They are eligible, too, even if they don't work at Loyola. Help them get the most from THEIR hard-earned money, just as you do.

And tell all your co-workers about how they can benefit from credit union membership.

The holidays may be over, but it's ALWAYS the time to give the gift of LUEFCU membership. Go to [luefcu.com](http://luefcu.com) for our online member application, or stop by the office at Room 0903, Lower Level, Maguire Center.

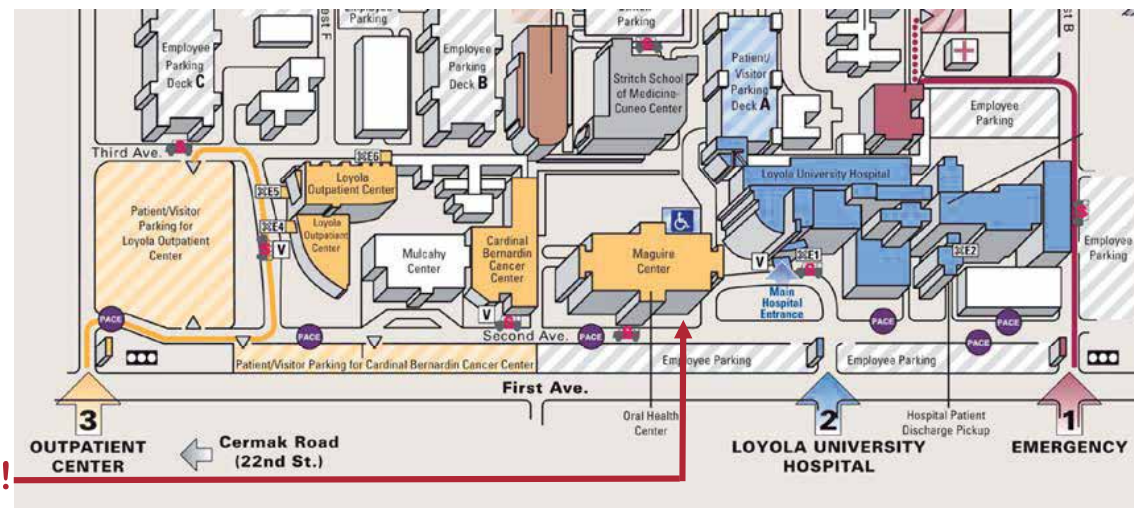
## Credit Union Office Location: Lower Level, Room 0903, Maguire Center

### Lobby Hours:

Monday - Friday,  
7 a.m. to  
4:30 p.m.  
708.216.4500

### Automated Teller

(ART):  
708.216.3432



**WE ARE HERE!**

*Credit Union Connection* is a publication of the Loyola University Employees Federal Credit Union, Loyola University Medical Center, 2160 S First Avenue, Maywood, Illinois 60153

Phone: 708.216-4500 Fax: 708.216.6546 E-mail: [creditunion@luc.edu](mailto:creditunion@luc.edu) Web site: [www.luefcu.com](http://www.luefcu.com)  
NCUA accounts federally insured to \$250,000. NCUA is an agency of the U.S. government.



## Join Us For Our Annual Meeting

All members of LUEFCU are invited to join staff and the Board of Directors at our annual meeting. Scheduled for Wednesday, March 26th, at noon, the meeting is your opportunity to hear the year-end reports from staff, ask questions of staff and the Directors, and participate in the election of Board directors. Mark your calendar and plan to attend. It's YOUR credit union – be a part of it.

The Gift of **LUEFCU** Membership!



**It's the gift that gives back over and over again and cost nothing.**

## Consolidate Holiday Debt with a LUEFCU VISA

There's a definite chill in the air ... and a probable 'chill' in your budget. If you're like most people, the holiday spirit has been replaced with the 'bills of over-spending.' Time to consolidate those high-interest charge card purchases into one easy, affordable payment ... with a Personal Loan from LUEFCU.

Our low-interest loans can save you money ... and that's important. And with consolidation, you save time, because there's only one bill to pay. Stop in the office for more details on what option is right for you.

## It Pays to Have A LUEFCU VISA!

Nine LUEFCU members recently received notice of being randomly drawn in VISA's Local ScoreCard ScoreBIG Sweepstakes. Prizes range from a 7" Kindle Fire HD Tablet, to \$100 a VISA Card, to 10,000 Bonus Points.

Proof again that YOU should have a VISA card from LUEFCU. Even if you don't win prizes in a sweepstakes, you still win .... Because our low 9.90% APR interest rate saves you money in interest over those high-interest (15 - 29%!) retailer charge cards.

Go online TODAY to apply, or stop in the office.

## Car-Shop Smart ... Get Pre-Approved

The new car models are out. You may be fed up with trying to make it through the winter with your current vehicle. BEFORE you go out shopping, stop in your LUEFCU office to get **pre-approved** for a loan.

We want you to 'shop smart' - don't be over-sold by the dealer into a vehicle you may not be able to afford. We can help you get the best deal for your money.

- **KNOW how much you can afford BEFORE you go shopping.** Meet with us first to be pre-approved. We'll provide you with a confirmation letter that states how much your loan is good for - it helps stop dealers in their tracks when they start adding things they say you "need."
- **0% financing is NOT always the best deal.** Find out more about dealer financing, rebates and other enticements. Get informed, shop smart.
- **TALK to us BEFORE you sign a contract.** We may be able to match it or beat it. Let's work together to help you save money.



## Over-Charge Over The Holidays?

The holidays are over. The mountain of gifts has been replaced with a mountain of bills. Don't panic - get a grip ... on a money-saving LUEFCU Visa Card. Our low 9.90% APR interest rate actually saves you money in interest payments.

Switch all those outstanding balances from high-interest retailer charge cards - some charge as much as a *whopping 29%* -- to a **9.90% APR LUEFCU VISA Card**.

Don't let post-holiday bills give you post-holiday shock. Switch today, and save all year long!

*Regular credit rules apply. Not all LUEFCU members will qualify.*



## Holiday Stocking Winners Announced

LUEFCU president, Harry Tram, is pictured here with the winners of the annual Holiday Stocking drawing. On the left is Francisco Diaz, of PPG Refrigeration. On the right, is Ernest Rolland, Jr.

Congrats to all our holiday winners!



## Welcome Elvia Arroyo to LUEFCU Family

Your Loyola Credit Union recently welcomed Elvia Arroyo, a 10-year veteran in financial services, to our credit union family. She joins our staff as a teller / member services representative. She previously was with Cole-Taylor bank in Rosemont.



## Web Site Debuts New Look, New Content, New Value

You may already have noticed that the LUEFCU web site sports a new look for the New Year. What you may not have noticed is all the new / improved content and capabilities ... and there's more to come!

Check out what's new:

- **Real time** account info online.
- Member application ... online.
- **COMING SOON** - online loan applications!

We want our web site to be as valuable and accessible as possible for you. Visit the site soon, and let us know what you think of the changes in our one-question poll.

## 35th Anniversary in 2014

2014 marks the 35th year of your LUEFCU serving the financial needs of the greater Loyola family. To mark the occasion, we plan to have a number of special events and offers throughout the year. We'll kick off the anniversary year in March, at our annual meeting. Join us at the meeting to be among the first to learn what we have in store for you, our loyal member/owners!

## Special Notice

Beginning January 8, 2014, the credit union office will close temporarily EVERY OTHER Wednesday from 10 - 10:30 a.m. for staff meetings.