

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%
<b>Club Accounts</b>		
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%
<b>Certificate of Deposit (CD)* – One year term</b>		
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%
<b>Individual Retirement Accounts</b>		
Regular IRA and Roth IRAs	0.45%	0.451%
<b>Certificate of Deposit (CD)* - Regular IRA and Roth</b>		
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%
<b>Share Drafts (Regular)</b>	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.

## Want New Wheels?

Just \$200 Per Month

We can help make that happen. Our flexible-rate vehicle loans can help put you behind the wheel of a new or certified pre-driven vehicle, for just \$200 per month.\*



Come into the credit union office and get pre-approved BEFORE you go car shopping. That way, you'll know upfront just how much you can afford, and be able to make payments. DON'T be 'over sold' by dealers into buying too much car – we can help you get the best deal on a new or pre-driven car.

And our relationship with Enterprise Car Sales can help even more. Enterprise has thousands of certified (after a 109 point inspection process) pre-driven vehicles to choose from!

Come in and talk with us. We can help you get the most vehicle for your money.

\*Regular credit rules apply. Specific loan amount, interest rate, and repayment period will vary based on individual members' credit rating and worthiness. Not all members will qualify.

## Whatever Your Need, We've Got the Funds to Help!

Regardless of the time of year, Loyola Credit Union has a range of Personal Loans carved to meet your specific needs.\*



**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.



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

**And whatever else you may think of!**

Don't be tricked by other offers – they don't hold a candle to a Personal Loan from Loyola Credit Union. We help treat your family to life's little pleasures – any time of the year, for any valuable purpose.

Come talk with us TODAY!

\*Regular credit rules apply. Specific loan amount, interest rate and repayment period will vary based on individual members' credit rating and worthiness. Not all members will qualify.



# CONNECTION

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

Newsletter of the Loyola University Employees Federal Credit Union

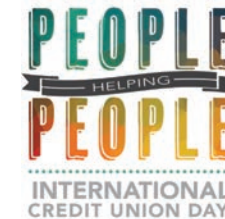
Fall 2015

## We're Going International!

In honor of International Credit Union Day, Loyola Credit Union will 'go international' on Thursday, October 15. Stop by the office to enjoy international flavored coffees and bakery treats, and some giveaways. Credit unions around the world will mark the day and celebrate our differences from other financial institutions, including:

- Credit unions are **not-for-profit**. We ARE for people.
- Credit unions are **member-owned**. We do NOT pay our Board of Directors, and we do not have stockholders.
- Credit unions **pay back their 'profits' to their members**, in the form of **lower interest rates on loans and higher dividends paid on savings**.
- Credit union **MEMBERS elect the Board of Directors**, all of whom are volunteers.
- Credit unions do not make risky investments in foreign countries. **We keep the money local, in our communities.**

Come help us celebrate everything that makes us different (better) than our competition. And bring a co-worker or family member. **Share the benefits of Loyola Credit Union membership!**



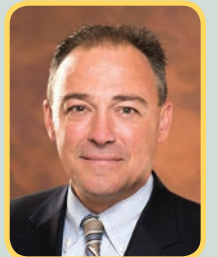
## Coming Soon to a Phone Near You ...

In the next couple of months, we will introduce expanded e-banking and mobile app services – so you'll never be any further away from your accounts than your phone. Watch for more news about this expansion of services on our web site, via e-blasts and in this newsletter.



## Someone You Should Know

Will Beiersdorf, with his Accounting degree from DePaul University, is definitely a valuable asset to the Board, and to Loyola Credit Union staff and management. As a Board member, part of his (and other members) responsibilities is to oversee the financial health and well-being of the credit union; his extensive audit and related accounting experience is put to use while reviewing the credit union's financials.



**Will Beiersdorf**

"I enjoy my work on the Board," Beiersdorf admits. "I've always believed in 'giving back,' and my service on this Board is one way I can do that. The credit union is available to the Loyola family to help people enjoy the most from – and for – their money. My role in helping establish and implementing credit union policy is important in helping people accomplish this."

Beiersdorf joined the credit union Board in 2013. At that time, he was the Physician Services Manager at the Medical Center, leading a team to promote the services provided by Loyola and its physicians to external physicians and other organizations, developing strong referral networks in communities served by Loyola. "I was excited about having a credit union available to me when I began work at Loyola in 2011. This membership is very valuable to me and my family, and I want everyone else at Loyola to take advantage of it, too.

"We've come a long way in our 36 years of service. One of the challenges we face going forward is to stay in sync with current needs and trends in how people perceive and use their financial institutions, and how they want financial services and products delivered to them. That makes adopting emerging technologies vital; so we give our members what they need.

"I love our mission and the international credit union philosophy of 'people helping people,'" he says. "I think it perfectly captures my own philosophy of giving back."

Beiersdorf actively puts that philosophy into action in his current professional career. He left Loyola employment a couple of years ago to join Rush University Medical Center, as the Executive Director of the Road Home Program. He helped establish and build

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# Holiday Closures

The credit union office will be closed in observance of the upcoming holidays.

- **Thanksgiving Day – Thursday, November 26**
- **Day after Thanksgiving – Friday, November 27**
- **Christmas Eve – Thursday, December 24**
- **Christmas Day – Friday, December 25**
- **New Year’s Eve Day – Thursday, December 31**  
OPEN from 7 a.m. until NOON
- **New Year’s Day – Friday, January 1, 2016**

Remember – even when the credit union office is closed, you still have 24 / 7 access to your account(s) via e-banking, online (**www.luefcu.org**), the Loyola Credit Union Visa and debit cards, and ART (phone access).

If you’re not yet signed up for these easy, time-saving services, do it today. Go to **www.luefcu.org** to sign up for online banking. Eliminate the need to call the credit union.

# Shape Up Your Financial Fitness



Sometimes, we’re so focused on eating healthy, staying fit, and exercising, we ignore one aspect of our well-being: our financial fitness. Your Loyola Credit Union has partnered with Infinity Financial Concepts to correct that, through a series of FREE ‘financial fitness’ sessions.

This quarter, the sessions will again be held in the credit union office, Room 0903, Lower Level, Maguire Building, from noon until 1 p.m. on the following dates:

<b>Tuesday, October 13</b>	<b>Thursday, October 22</b>
<b>Tuesday, November 10</b>	<b>Thursday, November 19</b>
<b>Tuesday, December 8</b>	
<b>Thursday, January 14</b>	<b>Tuesday, January 26</b>

To register, or for more information, please call Infinity Financial Concepts, Inc. at **708-410-0400**.

# Someone You Should Know

*Continued from Page 1*

this program that serves veterans and their families with mental and behavioral health counseling for a variety of traumatic needs, including Post Traumatic Stress Disorder, brain injury, military sexual trauma, and other challenges.

He currently is training for his 11th Chicago Marathon, and will be running with a charity team (Salute, Inc.). Salute, Inc. was organized by Beiersdorf and his wife, Mary Beth, to raise funds and awareness for injured veterans and their families. Since its beginning, Salute, Inc. has helped more than 2,000 veterans and families with almost \$3 million of direct financial assistance.

“Making a difference in our veterans’ lives has truly touched my family and me, and we’re thankful for the opportunity to give back,” says Beiersdorf.

People Helping People, indeed.

# Take Control of Your VISA Account

We all are crunched for time. Sometimes, we lose track of when we made a purchase, for how much, where purchased, or the outstanding balance is on our VISA card?

Now there’s an easy, fast way to take – and keep – control of your VISA Card account. It’s called EXCardInfo. Use it to access your Loyola Credit Union credit card account anytime, anywhere, 24 / 7.

You can use the EZCardInfo web page to get up-to-date information on your VISA account, such as:

- Available credit
- Recent transactions
- Copies of statements (past and present)
- Payment information / history
- And more!

Once you’ve signed up, you can PAY YOUR VISA BILL electronically, debited from your checking or savings account. Of course the EASIEST way to pay your VISA bill is via Online Banking (go to **www.luefcu.org** to register for Online Banking).

Sign up today. Go to **www.EZCardInfo.com**, and take control of your VISA Credit Card.

*EZCardInfo is a VISA Credit Card information web page that is supported and maintained by VISA. It is not a Loyola Credit Union product.*

# Tips to Pay Down / Off Debts

As with most issues, there are differing views on how best to pay down – or pay off – debt. The mathematician in all of us says ‘pay down the debts with the highest interest rate first.’ Then there is the little voice that says ‘pay off the smallest debt first, then go to the second smallest,’ and so on.

Regardless of which method you prefer, they both work. It’s a matter of personal choice.

Here’s an overview of how each works:

- **Sort your credit cards / debts by INTEREST RATES, highest to lowest.**
  - ✓ Attack the card / debt with the highest interest rate first. Pay as much MORE than the minimum you can afford.
  - ✓ Make sure you make AT LEAST the minimum payments on other cards / debts – and on time -- so you don’t get hit with late fees or other penalties.
  - ✓ By consistently making larger payments on the higher interest debt, you will in the end pay less total interest charges over the life of that debt.
  - ✓ Once you have eliminated the highest rate debt, do the same with the second-highest, and so on.
- **Sort your credit cards / debts by BALANCES, from the lowest to highest**
  - ✓ Address the smallest balance first. Pay as much MORE than the minimum as you can comfortably each month.
  - ✓ Make AT LEAST the minimum payment on all other debt payments.
  - ✓ Once the smallest debt balance is paid off, ADD the amount you were paying on the first balance to the payments made on the next smallest balance. This is called ‘snowballing.’
  - ✓ Now you have increased the size of payments on the second balance, increasing the speed with which this debt will be paid off.
  - ✓ Continue the process until debts are paid.

Again – both methods are proven to work. You can decide which works best for you.

# News Item

Members may have experienced difficulty using their Loyola CU Debit Card at Chase Bank locations and ATMs. The problem is NOT with your Loyola Debit Card. Chase has made / is making changes to their system, and will not accept the Loyola Credit Union Debit Card.

The card IS VALID AT OTHER locations, institutions, and businesses.

We apologize for any inconvenience this may have caused you.



# LUEFCU.org Offers Valuable Answers

Even in the busiest of times, there is a fast and easy way to get answers regarding your Loyola Credit Union account(s): our web site. Don’t lose time calling the credit union ... you can get most answers to your account questions just by going to **luefcu.org (or luefcu.com)**.

Our Online Banking capability makes everything so easy, and puts information right at your fingertips ... whenever you want it, day, night, holidays, weekends, whenever.

**Sign up TODAY for Online Banking.** Just go to our web site and follow the prompts. You’ll wonder why you waited!

# Christmas Stocking is Coming

Yes, we know it’s not yet Halloween, and the weather is still summer-like. But we would be remiss if we didn’t remind you that the annual Christmas Stocking raffle is coming up – beginning just before Thanksgiving, and running through Friday, December 18. Stuffed with toys, games and goodies, the stocking could be yours, just in time for the holidays.

The stocking will be displayed in the credit union office. Tickets are just **\$5.00 for SEVEN (7)!** You can 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, a second stocking also will be donated to Ronald McDonald House.

