

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.

STOP! Don't Leave Your Benefits Behind

There is NO reason to leave your Loyola Credit Union membership / benefits behind, even if you are leaving Loyola. Your membership with us is good for LIFE.

Found a new job? Your membership goes with you. Moving? Yep, your membership moves with you. Retiring? Your membership keeps working for you.

And our extensive e-banking services make it easy for you to conduct business remotely.

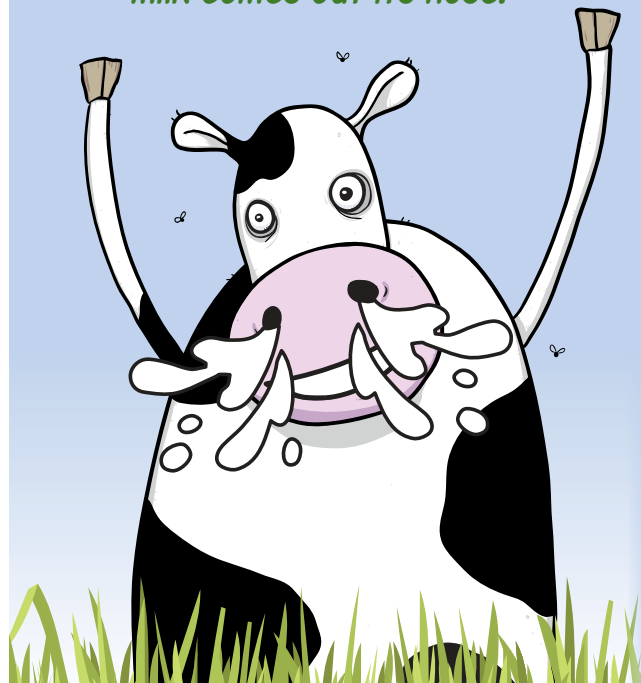
STOP – come talk with us BEFORE you close your credit union accounts.

Once a Member, Always a Member.



DID YOU KNOW?

When a cow laughs really hard, milk comes out its nose.*



At Loyola Credit Union, we have a 'nose' for helping our members save money on car loans:

- Great Rates, so you can afford more car
- Flexible Payment Plans, to ease the strain on your budget
- Re-financing of existing car loans** to help lower your payments and save you money
- Personal service from people you know and trust
- Special relationship with Enterprise Car Sales, to help you save even MORE money on certified pre-driven vehicles!

We've got the vehicle loan that will bring a smile to your face ... if not laugh right out loud!

*Well, maybe we made this one up ☺ **Must be an existing car loan from another financial institution. Regular credit rules apply. Loan amount and rate based on individual member's credit worthiness. Not all members will qualify.



CONNECTION

www.luefcu.com

Newsletter of the Loyola University Employees Federal Credit Union

Spring 2015

Annual Meeting Spotlights Strengths, Goals

2014 was another strong year for Loyola Credit Union, as detailed in several upbeat reports presented by management and Board Directors on Wednesday evening, March 25. Year-end results showed the organization enjoyed growth in total membership, loan volume, and total assets.

In his opening remarks, Board President, Howard Hayes reflected on the elements and attributes that go into making a strong organization, among them emphasizing a continual focus on service, bringing talent to the team, and 'commandments of success.' "We as a Board – and as an organization – will continue to strive toward fulfilling each of these attributes.

"2014 was a good year for the credit union; 2015 holds both promise and challenges. Among our 2015 goals is to continue to generate revenue, increase our visibility and presence on our respective campuses and other locations, and to determine a future site for our new offices."

Continued on Page 3



Credit Union Manager, Harry Tram, addresses his remarks to meeting attendees.



Board members, Jerry Nocek, Board Secretary (l) and Greg Moore, Board Vice President, join others listening to Committee reports.

Someone You Should Know

"I have to admit – what first drew me to Loyola Credit Union was dough; well, actually it was batter," says Steve Ross. "It was 1998, and it was my first year working at the Medical Center as an accountant. The credit union was passing out cake slices in the cafeteria – all you had to do to get a slice was sign up as a member. So I did."



Steve Ross

And the rest, as it's said, is history. Steve has maintained his membership all these years, and also has become not just a member, but a member of our Board of Directors for the past 14 years ... the last five years as Treasurer. (He was re-elected to that position at the credit union's Annual Meeting on Wednesday, March 25).

"Once I joined the credit union, and began to learn and experience all of the positives it offers all of us here in the Loyola family, I knew it was an organization in which I wanted to be actively involved," Ross states. "The Loyola family is made up of such diverse people with very diverse needs. It's great that the credit union can offer products and services that appeal to – and that benefit – them all."

Continued on Page 2



Visa Gift Cards Perfect for This Time of Year

Weddings. Mother's Day. Graduations. You name the occasion, and Visa Gift Cards are the perfect fit. And we've got 'em! Stop by the credit union office to pick up one – or several! They're available in amounts from \$10 to \$500 ... and can be used wherever Visa cards are accepted. AND – they never expire!

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.

Looking for a new home? Need a mortgage?

We've got 'em, in partnership with Stearns Lending. Visit www.kevinhbeck.com, or call Kevin direct at 630.697.3231.

Free Financial Fitness Sessions

Again this quarter, we've partnered with Infinity Financial Solutions, Inc. for a series of FREE financial planning sessions. A wide range of topics is covered, including money management and retirement issues. All are open to ALL Loyola employees.

All sessions are scheduled from Noon until 1:00 p.m., in the credit union office, Room 0903, Maguire Building.

Tuesday, April 14	Thursday, April 30
Tuesday, May 12	Thursday, May 28
Tuesday, June 16	Thursday, June 25
Wednesday, July 15	

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

Someone You Should Know

Continued from Page 1

As an accountant, Ross is aware of the many challenges within the financial services industry, and how those might affect the credit union's membership. "The banking industry is under continual change. With interest rates as low as they are, we on the Board continue to look for new avenues of revenue generation ... avenues that are conservative, but also generate a return that will allow us to provide more and valuable services to our members."

Of course, it's not all challenges, according to Ross. One of the credit union's greatest strengths is its field of membership. "Because the Loyola community is so diverse, it requires that we as a financial institution – and as a Board – always be vigilant, to be aware of the ever-changing needs and wants of our members. We must adapt to and embrace new technology, and continue to offer rates that are more competitive in the marketplace."

"After all, we are here to serve our members."

When asked for some last-minute advice for the Loyola community, Ross said that was easy. "Whether you're an investor / saver, or beginning your professional career and need loans for family needs, or a student who needs assistance with your education, rely on Loyola Credit Union. We've got so much to offer everyone in the Loyola community."

Ross earned his MBA at Loyola University and, after years with the Medical Center, joined the Rehabilitation Institute of Chicago (RIC) three years ago as Controller. RIC has been ranked #1 for the past 24 years.

Holiday Closings

Loyola Credit Union will be closed in observance of the following holidays:

- Monday, May 25 Memorial Day
- Friday, July 3 Independence Day

Remember – you can access your credit union accounts 24 / 7, even when the office is closed. Use your LUEFCU Visa Card, ATM or debit card. And, of course, online banking at www.luefcu.org. You can even apply for loans online.

Summer's Coming ... So Are Great America Ticket Discounts!

Don't be left out of the fun – and the savings – this summer at Great America! Your Loyola Credit Union membership makes you eligible for discount tickets. From now through October 31:

- Regularly discounted daily passes are just \$44
- Just \$77 for season passes!

PLUS – for two special week-ends in July (July 10 – 12 and 17 – 19), tickets for a day-pass are just \$34! These special discounted tickets are valid ONLY for ONE DAY during these two week-ends. Sorry, no refunds, and tickets cannot be used for any other day other than for one of the six specific dates in July.

Stop in the credit union and get your discounted Great America passes ... summer fun is waiting!



Annual Meeting Spotlights Strengths, Goals *Continued from Page 1*

Credit union Manager Harry Tram, pointed out that Loyola Credit Union's strength can be seen in the growth numbers: Investments were up by 1.9%; Loans increased by 3.29%; and membership enjoyed a net growth of just less than 100. "Our financial strength exceeds the national average in many areas," he stated. "It's something we've all worked very hard to achieve," he pointed out. "Our standing is the result of the efforts by everyone in this room."



Board President, Howard Hayes, points out numerous highlights from 2014's successes.



Loyola Credit Union Board members for 2015 include: (top row, left to right) Jan Lukas, Will Beiersdorf, Greg Moore, Harry Tram, Carwyn Steele, (bottom row, left to right): Howard Hayes, Karen Kozubal, Jerry Nocek. Not pictured: Steve Ross.