

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.

Need New Wheels?



We've got just the loan ... and Enterprise Car Sales has the perfect vehicle!

When you need a new set of wheels, stop in and talk with us first. We can help you determine just how much you can afford, what your monthly payments would be, and get you pre-approved (and with financing) BEFORE you go out to the dealers.



This way, you can avoid being "upsold" into more vehicle than you need or can afford.

And for a really good deal on a new-to-you vehicle, talk with our partners at Enterprise Car Sales. With three locations in the Chicagoland area – and thousands more vehicles across the country – you're sure to find a certified, quality vehicle that's just right for you. Visit www.cuautosales.com to see what's available.

And each and every one has passed a rigorous 109-point quality control examination.

Call **Joe Kurtyka** direct at **630.943.5080**, or e-mail him at joseph.e.kurtyka@erac.com. Find new wheels at Enterprise Car Sales; find your vehicle loan at Loyola Credit Union.

With your Loyola Credit Union membership, however, you can make some **BIG CHANGES** to your family's financial situation.

Take advantage of the many benefits your membership affords you:

- Savings Accounts, including Christmas and Vacation Clubs
- Share Draft (Checking) Account – FREE
- IRAs
- Certificates of Deposit
- E-banking, including:
 - Direct Deposit
 - Payroll Deduction
 - Online and Mobile Banking
 - Online Loan and membership Applications
 - Automated Teller Response (ART)
 - Real Time Account Information / Balances
 - ATM access to more than two million locations, via STAR Network
- Loan Products, including:
 - Vehicles – New, Used, Refinance
 - Home Mortgages
 - Visa Credit Card / Gift Cards
 - Signature / Personal Loans
 - Pledge / Collateral Loans
 - Credit Revival

When you want to make BIG, positive change in your financial strength, your Loyola Credit Union has the products and services. Take advantage of them – it's to your benefit.

Did You Know?

If you have 3 quarters, 4 dimes, and 4 pennies, you have \$1.19... and still can't make change for a dollar.



CONNECTION

www.luefcu.com

Newsletter of the Loyola University Employees Federal Credit Union

Summer 2015

'Home is Where the Heart Is...'

And Loyola Credit Union is where the home mortgage loans are to help you attain your home. Whether it's a 'starter' home, dream home, retirement / empty nester – you name it, we've got a mortgage loan for it.

We've partnered with Stearns Lending, Inc., in Naperville, to offer a full range of home mortgage loans, including:

- 15- and 30-year Loans
- Fixed and Adjustable Rate Loans
- FHA Loans
- HUD Loans
- Fannie Mae
- First Time Homebuyers, with down payment assistance
- Jumbo financing

Before you go anywhere else, call **Kevin Beck**, Senior Mortgage Loan Originator with Stearns Lending. Call him direct at **630.697.3231**, or e-mail him at kbeck@stearns.com. Kevin is in the credit union office every Monday and Friday for personal consultations.

Visit www.kevinhbeck.com for a complete list of services, mortgage loan products, tips on how to apply for a mortgage loan, and much more.



Someone You Should Know

This issue of The Connection highlights a Board member who personifies the world's credit union philosophy of "People Helping People" ... Jan Hassett-Lukas.



Jan Hassett-Lukas

In addition to her volunteer position on the Loyola Credit Union Board of Directors, where she serves on the Loan Committee, Jan currently is the Director of Admitting and Hospital Registration for both Loyola and Gottlieb, a position she has held for the past 15 years. She also has responsibility of the Financial Counselors in Admitting, the Cancer Center, and Outpatient Center.

During her 37-year tenure at Loyola, Jan has established a series of 'firsts' at Loyola: after beginning her career as an Oncology Nurse on a Heme / Oncology unit, she was the first RN in the Bone Marrow Transplant unit, first RN in Radiation Oncology, first RN in the Patient Financial Services (doing insurance defense audits) and finally, the first RN in the Admitting Office.

"I love challenges," she admits. "That's one of the reasons why I got involved with Loyola Credit Union four years ago. I was aware of it, of course, but a fellow Board member encouraged me to get involved. The credit union is all about 'people helping people,' and that's what we at Loyola and Gottlieb do.

"It's just at the credit union, we are focused on helping our members attain and enjoy financial health."

According to Hassett-Lukas, serving on Loyola Credit Union's Board of Directors and Loan Committee is another means for her to help people. "Our members come to the credit union because of the services we provide, whether they are savings or loan products. As a member of the Loan Committee, I can help them best use the financial resources available to them, and help them attain things they need, such as vehicle or signature loans."

Continued on Page 2

Holiday Closures

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

Monday, September 7 Labor Day

Remember – even on days that we’re closed or after hours, you still have 24 / 7 access to your account(s). Just use your LUEFCU Debit Card, VISA Card, Stars ATM Network – and our web site (luefcu.org). You can even apply for a loan online!



Get ‘Financially Fit’ – With Our FREE Sessions

Our series of FREE Financial Fitness Sessions, presented by Infinity Financial Solutions, Inc., continues this quarter. The wide range of topics includes money management, retirement issues, and more. All sessions are open to ALL Loyola employees, and are free.

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

Wednesday, July 15

Tuesday, August 11

Tuesday, September 15 Thursday, September 24

Tuesday, October 13 Thursday, October 22

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

Someone You Should Know

Continued from Page 1

One of the challenges the credit union faces is “attracting and retaining members. It’s a very competitive financial market, and people are bombarded daily by ads and commercials from other institutions. What we must do is communicate and educate everyone who works at Loyola or Gottlieb that Loyola Credit Union is *their* credit union.

“We are a benefit available to them, and their family members, not the general public. And because we are member-owned, our focus is on providing them the best possible services at the best possible rates. It’s a challenge, but we’re up to it. After all, we’re family here at Loyola ... and we help one another.”

And speaking of family, Jan will soon welcome a daughter-in-law into hers. Her son, who is a paramedic / firefighter, met his fiancée at Loyola. She is an RN.

As for free time (yes, she actually works in some leisure time!), Jan and her husband are avid boaters and spend as much time as possible on the Mississippi River.

A Hearty Welcome to ...



Chrisonne Blunt

Chrisonne (Chris) Blunt, who recently joined our credit union family. Her 20-plus years of experience in financial services – including more than 12 years with Chase – are a valuable addition to our staff. Her responsibilities with us include day-to-day member service, including accounts questions and transactions, and teller support.

Chris, who has three children, says the difference between the retail banking environment and the credit union is “a stark contrast. Where one is stressful and bottom-line oriented, the credit union is more laid back, friendly, and accommodating. I get to work with people who care about their jobs and who genuinely care about the people we serve ... our members.

“I really enjoy coming to work, meeting our members, and helping them with their needs.”

Make sure you come by and introduce yourself to Chris, and welcome her to our ‘family.’



Read This BEFORE You Travel!

Due to increased instances of Debit and VISA Card fraud across the country, your Loyola Credit Union has taken additional steps to ensure the safety and security of your accounts.

With abnormally high reports of debit card fraud emanating from Kentucky, Texas, and California, the credit union has placed a ‘freeze’ on those states. That means that if you are traveling to / through those states and make purchases with your Loyola Credit Union Debit or VISA Card, those purchases will be blocked (denied) ... until you alert the credit union that is, in fact, you who are making the purchases.

We encourage you to inform Loyola Credit Union of any travel plans to these states **BEFORE** you go, so we can ‘unlock’ your card accounts. This action was taken as a precautionary method to protect you and your accounts from fraud.

This ‘lock’ also applies to any internet purchases you may attempt to make from businesses located in those three states. Again, alert the credit union so the ‘lock’ can be temporarily removed.

For international travelers, there are a number of countries worldwide that are on the lock list. These include:

- Bulgaria
- Cuba
- Curacao
- France
- Iran
- Italy
- Nigeria
- Romania
- Russia
- Saudi Arabia
- Spain
- Tokyo (Japan)
- Turkey
- Ukraine

We apologize for any inconvenience this may cause, but it is a necessary precaution to help protect your funds and accounts. Fraud can hit when you least expect it – let’s work together to minimize the opportunity and possibility of it happening to you.



Please inform Loyola Credit Union of any travel plans **BEFORE** you go, so we can ‘unlock’ your card accounts.

After 15 Years, Fee Schedule Restructured

After more than 15 years of ‘holding the line’ on our fee schedule – keeping it as low as we could for as long as we could – Loyola Credit Union’s Board of Directors recently approved a nominal increase in some of the existing fees.

“This is NOT an ‘across the board’ increase,” says Loyola Credit Union President, Harry Tram. “Staff and the Board did a comprehensive evaluation of all of the credit union’s fees, and determined that most could remain what they’ve been for the past 15 years.

“However, we did approve a fee increase on a few select services, effective July 1.”

For example:

- The fee for having CU staff generate a check for a member – whether payable to themselves, to pay a bill, etc. – was increased. **This is under the heading Excess Check Fee Withdrawals.** The fee applies **ONLY** when a member exceeds the number of FREE withdrawal requests (one – three) per month.
- This fee **DOES NOT apply to your personal checking account.** This remains FREE. You can write as many checks from your checking account as you need.

Tram points out that the credit union has introduced a number of products and services, such as a comprehensive range of e-banking capabilities, to streamline and ease conducting business. “We encourage everyone to use these e-banking services for their own convenience and to save time.

“Our goal is to ensure you continue to enjoy the highest level of quality services, backed by superior, personal service. We are here to serve you – our member / owners – in the most cost-effective manner.”

The re-structured Fee Schedule is available on our web site (luefcu.org). On the Home Page, click on Resources. Then go to Tools & Resources, and click on Fee Schedule.