

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



We've Got MORE Ways You Can Save!

Want MORE from your money? Here are a few easy ways to save more money – just because you're a member of Loyola Credit Union.

Go to www.lovemycreditunion.org to see how you can save on purchases for auto, home, tech / entertainment, shopping, and more! Industry / retail leaders with names you know and trust – like Sprint, ADT (home security), Allied Moving, TurboTax, DirecTV and so many more – offer great savings to credit union members. Visit www.lovemycreditunion.org to see where – and with whom – you can save more money!

What's Better than a Loyola CU Checking Account?

That's easy ... a checking account that also gives you a:

- Loyola Credit Union Debit Card ...
- AND gives you Courtesy Pay (up to a limit of \$400) ...
- AND gives you Overdraft Protection.



It's the 'grand slam' of financial services – and it's yours from Loyola Credit Union. Don't have a Loyola Credit Union checking account? You should ... talk with a Member Service rep today for details and how to sign up / apply!

Please Help Us Update Your Info

Because we are such a mobile society, it's easy to forget to inform your credit union of changes in your life: if you move, marry or divorce, add / change your e-mail address, and more.

To help us better support your needs and requests, we ask that you update your personal information with us. Please call us, stop by or send us an e-mail with your latest / most current information, including:

- Name change (marriage, divorce, etc.)
- Address change
- New / additional preferred e-mail address
- Phone number(s) – land line, cell phone
- Change in account beneficiary

Thanks in advance for your time and help.

Holiday Closures

The credit union office will be closed for the upcoming holiday:

Labor Day Monday, September 5

Remember – you can access your credit union accounts 24 / 7, even on days the office is closed. Just sign up and use these handy services:

- LUEFCU Debit Card
- Mobile Banking / apps
- Visa Card
- Web site – LUEFCU.ORG
- Stars ATM Network

LOYOLA
CREDIT
UNION

People Helping People

CONNECTION

www.luefcu.org
Newsletter of the Loyola University Employees Federal Credit Union
Summer 2016

Get a Loan – Make No Payment for 60 Days!

That's right – beginning August 1, 2016 and running through October 31, 2016, you can defer your 1st payment for a FULL 60 DAYS on a loan* from Loyola Credit Union.

Getting a vehicle loan?
Defer your 1st payment for 60 days!

Need a personal or signature loan?
Don't make a payment for 60 days!

Whatever type of loan** you get from Loyola Credit Union between August 1 and October 31, you can defer your first payment for 60 days. NOTE: Interest does still accrue on the loan amount during deferral period.

Stop in the credit union for more details, or visit the web site (LUEFCU.org)

*Does not apply to Credit Revival loans, or the re-finance of existing Loyola Credit Union loans.
**Regular credit rules apply. Not all LCU members will qualify.

Special Plans for International Credit Union Day in October

Sure, October seems like a long time from now – but we all know how quickly time flies. Mark your calendar NOW for International Credit Union Day, Thursday, October 20th.

Loyola Credit Union will join with thousands of credit unions to celebrate the uniqueness and value of credit unions worldwide.

We will hold an Open House that day. Watch our web site and e-blasts for more news as the event gets closer.



Someone You Should Know

"I think the most important thing the credit union can do for its members is to be there when we are needed," says Carwyn Steele. "Our members need to know we are here to help them, in whatever manner we can."



Carwyn Steele

And to Steele, that means making sure Loyola Credit Union members have access to the types and range of financial services and products that best meet their expectations. *"We've come a long way in adding the latest technology-based products, such as real-time access, mobile apps, online banking,"* he points out, *"and it's vital that we continue to do so."*

"Our members' time is valuable – we have to do what's necessary to streamline and ease their ability to conduct financial business."

Steele, who has been with Loyola for 22 years in the IT department and serves as senior systems analyst, has 20 years as a credit union member, and five years of service on the Loyola Credit Union Board of Directors. *"My long term goal as a Board member is to convince our members to use the credit union as their Number One option for financial needs and services. We are so much more than savings products. Our full range of other services compares – and competes – very favorably with those of other institutions. Plus – we are part of the Loyola family!"*

His concern for members of the Loyola family extends to his community, as well. For several years, Steele has served as a youth mentor through his church and in his community. A few years ago, he was recognized for these and other community- and work-related efforts with the Spirit of Martin Luther King Award, given annually.

Congratulations, Carwyn, for recognition well deserved ... and thanks for your continued emphasis on quality service to our Loyola Credit Union members.



Save Money with a Visa Transfer

Transfer your existing credit card balances to one of our Loyola Credit Union Visa cards and **receive a special low rate of 2.99% for 12 months***.

This offer **runs from now through September 30, 2016**. Don't let credit card debt keep you from your financial goals. Talk to a Loyola Credit Union representative TODAY to get started.

Don't have a credit union Visa Card yet? You should ... apply online or in the office. The sooner you start, the more money you can save when you transfer existing balances!

*Balance transfers completed 7-1-16 through 9-30-16 will receive 2.99% APR on transfers for 12 months. After promotional period expires, remaining balances will migrate to standard APR applicable on your account. Please contact the credit union for complete details.

CU Charter Member 'Retires'; Maintains Membership

Art Krumrey began work with Loyola in 1973, at the downtown Loyola University Lewis Tower campus. Shortly after that, he became one of the founding members of Loyola University Employees Federal Credit Union. Art recently 'retired' from Loyola (but will continue as a part-time EPIC coordination consultant for Trinity).



Art Krumrey

He also will continue his membership in Loyola Credit Union.

During his tenure at both Loyola and with the credit union, he has experienced numerous changes. At Loyola, he was named chief information officer of the Medical Center in 1995; CIO of LUHS in 2003. He led an IT team that achieved Healthcare's 'Most Wired' award 13 of the last 16 years, consecutively since 2007.

Things changed dramatically at Loyola Credit Union, as well, which is one of the reasons he will continue his membership. From a period of simple savings and loans products, to today's offerings of comprehensive e-banking capabilities, Krumrey has seen it all.

"Through the years, the personal service at the credit union has been great," he says. "I've never been disappointed. I've definitely taken advantage of the convenience of payroll deduction, which makes it so easy.

"And the credit union has traditionally paid higher interest on savings and investment products, such as the 1-year CDs."

Krumrey also notes the added convenience of e-banking, including the online capabilities. *"The improvements to the web site, plus the addition of real-time activity and transfer of funds, just adds to the convenience. It all just reinforces my decision to maintain my membership. Loyola Credit Union has always been here for me. I appreciate that."*

We at Loyola Credit Union appreciate Art's long-time and continued support. We wish him well with his new adventures!

CU Office Closures

Please note: the credit union office will be closed every Wednesday, from 10 a.m. until 11 a.m., for staff meetings and staff training.

Free "Lunch & Learn" Sessions Continue...

Plan now to pick up some very valuable FREE tips on topics that impact all of us, at some point in our lives. We have partnered with experts in their respective fields to present 1-hour sessions on:

- **Planning for Financial Security – NOW and in the Future**
 - Tips on what to do NOW for a secure retirement
 - How to minimize your financial 'out flow' and maximize what you keep
- **Home Mortgage Loans**
 - How to shop for the mortgage loan that's right for you
 - Tips on what to do / prepare BEFORE you go house / mortgage shopping
 - What documentation will be needed
 - How to evaluate / compare available loan providers
 - And more!
- **Personal / Financial Information Security**
 - How to keep your personal / financial information safe
 - How NOT to become a victim of fraud / ID theft
 - Tips to keep yourself / family safe
 - How to control your surroundings



Mark your calendars and refer to our web site for this quarter's schedule.

July 12 (Tuesday):
Tips for Planning Financial Security
Room #150 in SSOM

August 8 (Monday):
Tips on How to Repair / Improve Your Credit Score
Room #150 in SSOM

September 29 (Thursday):
Tips for Personal / Financial Security and Safety
Room #150 in SSOM

All sessions will be held from Noon until 1:00 p.m. We encourage attendees to bring a lunch and beverage. Please call Roseann **(708.216.4957)** or e-mail her at **ruzzard@lumc.edu** to reserve your space for any session(s) you plan to attend. Space is limited.

FREE Sessions for Financial Security



Are YOU prepared for retirement? Are you even *planning* for it? We all *should* be ... but not many people really do. We can help you ... and it's FREE.

Attend one / any of the sessions presented by Infinity Financial Concepts. Topics include money management, retirement issues, and much more.

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

July 7 – Thursday	July 19 – Tuesday
August 9 – Tuesday	August 25 – Thursday
September 13 – Tuesday	September 29 – Thursday
October 13 – Thursday	October 25 – Tuesday

To learn more, or to reserve a seat, please call Infinity Financial Concepts, Inc., at **708.410.0400**.



Perfect Home? Perfect Loan!

When you find the perfect home for you and your family, we have the perfect loan. Whether you're downsizing, a first-time buyer, or need a larger home with more room, we can help make it yours.

Call Kevin Beck, Senior Mortgage Planner with Integrity First Financial Group, direct at **630.697.3231**, or e-mail him at **k.beck@iffghomeloans.com**. Don't forget – he's in the credit union office every Monday and Friday.

Give Your Wallet A Rest!

Defer your first payment for 60 days when you take a new loan* between August 1 and October 31, 2016.

Stop in the Loyola Credit Union office for details and to apply. Or apply online – **www.luefcu.org**.

*Does not apply to Credit Revival loans, or the re-finance of existing Loyola Credit Union loans.

