

Holiday Closures

Please note that Loyola Credit Union will be closed for the upcoming holidays:

Monday, May 28MEMORIAL DAY

Wednesday, July 4..... INDEPENDENCE DAY

The credit union is closed EVERY WEDNESDAY from 9:30 a.m. until 11 a.m., for staff meetings and training.

You can access your Loyola Credit Union accounts 24 / 7 any time the office is closed (weekends, holidays, night, etc.) simply by using these easy, time-saving services: LCU VISA Card, Debit Card, checking account, ATM Networks, and online.

Save \$ On Great America Tix!

You can again save money on Great America tickets ... when you buy them at the credit union.

1-day pass: \$51.00
(does not include Hurricane Harbor)

Season pass: \$83.00

And for even more savings, you can purchase a One Day Pass to be used ONLY July 20-22 OR August 3-5, for just \$38.00!

Ticket purchases can be deducted from your Loyola Credit Union account. Stop by the credit union office to purchase your tickets today. NOTE: No refunds on any tickets.



Current Rates* as of 3/31/2018		
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		
1,000.00-9,999.99	1.10%	1.105%
10,000.00-49,999.99	1.10%	1.105%
50,000.00 and above	1.10%	1.105%
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	1.10%	1.105%
10,000-49,999.99	1.10%	1.105%
50,000 and above	1.10%	1.105%
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.

Buy a Car, Get a \$100 VISA Card!

You have just two more months to take advantage of our FREE \$100 VISA Gift Card when you get a vehicle loan from us. It's been extended through May 31st!

Act NOW for a great deal on a newly purchased vehicle AND a free \$100 VISA gift card.

*Specific loan rate and monthly payments based on individual creditworthiness. Regular credit rules apply. Not all Loyola Credit Union members will qualify.

OFFER EXTENDED through May 31st!

VISA GIFT CARD \$100

Be a Smart Car-Shopper

Your chances of getting a better deal on your next vehicle purchase depend on how prepared you are. That preparation begins with a simple first step: Stop in the credit union office and speak with us! Then follow these simple tips:

- **Get pre-approved before you shop.** Confirm your financing so you know exactly how much you can afford.
- **Don't let dealers talk you into expensive 'add-ons'** you really don't need. They merely increase the price.
- **Comparison shop** for coverages such as GAP (guaranteed auto protection) insurance. LCU offers these coverages at much less cost. That can save you hundreds of dollars.
- LCU rates are very competitive.
- Did you already purchase a new car and are having 'buyer's remorse' over the financing and monthly payment? Come talk with us! We can re-finance that loan and make your payments more affordable.

Shop smart.
Be smart.
Talk with us
before you buy.

Annual Meeting Highlights

During the credit union's recent annual meeting, attendees learned that Loyola Credit Union remains a strong, viable and thriving institution. "Our standing is consistent with the Board's expectations in the areas of investment growth, capital adequacy and earnings," said Board President, Howard Hayes, Jr. "Our favorable capital position in 2017 was maintained by implementing sound financial management and investment guidelines.

"Our success is directly attributed to the members we serve. We are able to give back to our members in the way of providing highly competitive rates, enhanced products and services, and by minimizing fee increases."

Hayes pointed out that the credit union Board of Directors is comprised of members who volunteer their time to ensure the safety of overall members' investments in Loyola Credit Union. "Part of their duties is to ensure the credit union operates according to all regulatory requirements. While the governing Board is comprised of volunteers, those individuals take their responsibilities very seriously, and fulfill them in a professional manner.

"I wish to extend a personal thanks to our sponsor, Loyola Medical Center, along with the entire credit union staff, who performed remarkably throughout the year.

"A 'thank you' also to our members, for their continued loyalty to us. They are why we do what we do ... people helping people."

Loyola Credit Union Board of Directors for 2018 includes (left to right): Jan Lukas; Greg Moore, Vice President; Karen Kozubal; Harry Tram, Manager; Howard Hayes, Board President; Steve Ross, Treasurer; and Michael Hagins. Not pictured: Jerry Nocek, Secretary; and Carwyn Steele.



Michael Hagins

Spotlight on Michael Hagins

Michael Hagins is the newest member of Loyola Credit Union's Board of Directors, having been elected at the April 6th Annual Meeting. Hagins is the Practice Director of Neuro Sciences on the Maywood Campus.

He has been a credit union member for 3-plus years, having been introduced to the credit union by his mother-in-law, who also is a member. "I've taken advantage of the credit union's products and services those three years, and I've been impressed by what the credit union does and how it helps so many people," Hagins says.

"It really is a great benefit to the Loyola community. I wanted to have a more active role in it, not just be a member, but to play a role in helping my coworkers and everyone at Loyola. I look forward to learning the processes and perhaps bringing an additional viewpoint to the credit union."



Annual meeting attendees received a valuable status update from credit union Manager, Harry Tram.



Members of the 2018 Board of Directors are responsible for setting credit union policy and operations oversight.

Member Appreciation Day Draws A Crowd

The Fitness Center Atrium was a busy place on March 28th, as a couple of hundred members and interested people participated in our Member Appreciation Day. Attendees took advantage of the opportunity to learn more about the various services available to them from Loyola Credit Union, as well as to play our popular Prize Wheel.

Attendees also had the opportunity to talk with several of the credit union's business partners, including:

- **Liberty Mutual Insurance**
- **Infinity Financial Solutions**
(retirement planning and money management)
- **Kevin Beck** (home mortgages)
- **Fitness Center**

Thank you to everyone who attended!



Jackie Trejo, Member Service Specialist, helps sign up a new member at Appreciation Day. Chris Blunt, Member Service Specialist (in background) promoted our charity t-shirts.

People lined up to 'take a spin' on the popular prize wheel.

Congrats to Our Ramblers!

Our heartiest congratulations to everyone connected with Loyola Ramblers basketball for your amazing season and run to the Final Four! And thank you for all the wonderful (nail biting!) memories! **Let's do it again next year!**



1% NEW LOAN Rates REDUCED BY 1%*

at Loyola Credit Union

Through June 30th, interest rates on NEW loans from Loyola Credit Union are **REDUCED** by a **FULL 1%!**

You could **save hundreds of dollars** in interest! **This 1% rate reduction is good for the life of the loan!**

Call **708.216.4500**, or stop by the credit union office for more details.

NOTE: Regular credit rules apply. Not all Loyola Credit Union members will qualify.

*Does not apply to Credit Revival or Pledge loans, vehicle loans, or re-financing of existing Loyola Credit Union loans.

Plan NOW for Retirement

The more you plan and prepare NOW for retirement, the more secure and comfortable that retirement will be. Start now by attending any of these FREE sessions presented by Infinity Financial Concepts. All sessions are open to all Loyola employees, staff and students. All are held in the credit union's conference room, from Noon until 1 p.m., on the following dates.

APRIL: Thursday, 12th and Tuesday, 24th

MAY: Thursday, 10th and Tuesday, 22nd

JUNE: Thursday, 14th and Tuesday, 26th

Learn valuable tips regarding money management, retirement issues, Loyola benefits and more. Please call **708.410.0400** to reserve a seat.



Your Ideal Home is Out There

...and so is the financing to help make it happen!

Our Home Mortgage partner, **Kevin Beck**, is in the credit union office every Monday and Friday to help you find the perfect financing for your perfect home. He'll help you through the sometimes confusing maze of loan types and payback periods, and ensure all of your questions are answered.

A couple of reminders from Kevin:

- You can consolidate credit card debt and 2nd mortgage with a cash out refinance before summer
- 1st mortgages are still tax deductible
- He offers a 'no money down' program of up to \$750,000 for physicians
- New construction loans of up to \$2.5 million are available

Take advantage of Kevin's insight and experience.

Call him **TODAY** at
630.697.3231,
or e-mail him at
mortgages13@yahoo.com



FREE Lunch & Learn Sessions

✓ **April 23** **Room 170, SSOM**
Learn how the credit union can **help you pay down bills, strengthen/re-build your credit**, and other helpful hints.

✓ **May 9** **Room 150, SSOM**
Gain understanding of various **retirement benefits**. Tips of what to do NOW to **manage your money** while you're working, so your money works for you in retirement.

✓ **May 22** **Room 150, SSOM**
Learn **EXACTLY** what **auto insurance** terms and coverages **REALLY** mean ... and how they can directly affect you.

✓ **June 11** **Room 170, SSOM**
Learn the "do's and don'ts" of shopping for a **home mortgage loan**, and how to find the one that's right / best for you.

All sessions are **FREE**, and scheduled from **Noon until 1:00 p.m.**

FREE to everyone - bring a friend or coworker. Bring your lunch & beverage.

To reserve your seat: **call the credit union at 708.216.4500.**

