



## From the Manager's Desk

I'm sure no one needs a reminder of just how challenging the past 18 months have been. But perhaps now is a good time for Loyola Credit Union to remind our members of just how important you are to us.

Your continued membership, loyalty and support through the pandemic are greatly appreciated. As I've said in the past, we wouldn't be in business if it weren't for you, our member/owners. The reason we exist is to provide you high quality financial products and services, through personal attention, with superior service.

Your financial well-being is our well-being. Thank you for that.

I also want to remind you of the considerable benefits and range of products and services available to you ... and encourage you to take advantage of as many of them as you can or need.

- E-banking services are fast, easy and convenient ... and save you time and hassles!
  - Mobile Banking
  - Online Banking
  - And so much more!
  - Bill Pay
  - Debit Card
- Our collateral and personal loans offer a range of interest rates and payback periods that not only help you make the purchases you need, but also *save you money* in the long run.
  - Low-interest VISA card
  - Vehicle Loans – new, used and refinance
  - Signature/Personal Loans – for most any good reason
  - Mortgage Loans
  - And much more!

All of these products and services are here to help you and your family meet your financial services needs.

We invite you to learn more about them, and see which ones are most valuable to you.

Finally, we know many people have been negatively affected by the pandemic, through no fault of their own. Cutbacks and job losses have made it difficult.

If you are having difficulty making loan payments, or if you need a personal loan to help bridge financial need, **talk with us**. We're here for you.

And one last word: ALL of our members are important to us. We truly become like family over time. So we wish everyone: Happy Holidays through the seasons. Stay safe. Stay healthy.

It is our pleasure to be your financial partner!

Respectfully,  
Harry Tram, Manager

## Brighten A Child's Christmas

You don't need to be Santa to make someone's holiday ... just have a big heart.

Help us brighten the holidays for kids this year. Enter our annual drawing for **'the world's largest Christmas stocking'** filled with games and toys for kids.

- **seven tickets for just \$5.00!** Purchase total can be deducted from your credit union account, to make it even easier!
- Tickets available **through December 14th**.
- **Drawing** will be held **December 15th**, and the winner notified that day.
- Loyola Credit Union will:
  - **donate a second stocking to Loyola Children's Hospital.**
  - **MATCH the total sales figure ....** ALL proceeds will be **donated to a worthy local charity.**

Buy your drawing tickets today ... put a smile on a child's face.



## Coming Soon ...

The credit union will soon introduce **ApplePay, GooglePay** and contactless payment options for making purchases.

**Watch your emails and our web site for more details!**

## Even Santa Has Traded Up!

That old family vehicle isn't what it used to be. It's time to 'trade up,' and travel in style. Now's the time to finance some new wheels ... with help from Loyola Credit Union.

Our low loan rates and flexible payback periods can get you and the family into the vehicle you need. PLUS – you'll receive a FREE \$100 VISA gift card.

**Don't delay ... act NOW before the snow flies!**



## Bill Pay Manages Recurring Payments

A great thing about our convenient Bill Pay service is that it automatically takes care of many recurring payments *for* you. Car loan, utility bills, credit cards, etc. are easily and automatically deducted from your account, in the amounts *you* specify.

YOU CAN ...

- Schedule payments (one time or recurring) up to one year in advance.
- Pay a single bill, or all of your bills at once.
- View, print and save images of posted checks.

TO SIGN UP:

- Log on to Home Banking
- Click on Bill Pay, and begin paying your bills from one place!

A **minimum of two (2)** each month is necessary to avoid a nominal fee.

For more information about Bill Pay, you can contact us at **708.216.4500**.

## Mortgage Rates Are Still Low – Act Now!

Whether you're looking for more space or to downsize, are a first-time buyer, or looking to refinance your existing home, now is a great time to act.

Come talk with **Kevin Beck**. He's in the credit union office every Monday and Friday, and available by phone (**630.697.3231**) and e-mail (**mortgages13@yahoo.com**) any time. He'll walk you through the sometimes confusing maze of loan types and payback periods, answer all your questions, and help you get the mortgage loan that is right for your needs and budget.

**Call or e-mail Kevin today.**



**DON'T HAVE  
CRUMMY  
HOLIDAYS  
THIS YEAR!**



Sweeten them with a **PERSONAL LOAN**

**AND - get a FULL 1% Reduction from your qualifying\* interest rate!**

**Apply TODAY!**  
Offer good thru December 31st.

\*Regular credit rules apply. Loan approval and specific interest rate based on individual members' credit rating and worthiness. Not all applicants will qualify.  
\*\*Does not apply to vehicle loans or pledge loans.

# The Truth In Comparing Banks vs. Credit Unions

It's sometimes easy to think banks and credit unions are basically the same. After all, they both provide financial services. But take a closer look. You'll see why credit unions are better for you ... and your money.

## 1. FOR PROFIT VS. NOT-FOR-PROFIT:

Banks are for-profit corporations. That means they are in business to make money for their stockholders, not their customers.

Credit unions are not-for-profit financial cooperatives. The money they make after business and operations expenses benefits the credit union's members, in the form of *lower rates on loans and higher dividends paid on savings* products. Money retained by the credit union as capital remains owned by the members.

## 2. PAID BOARD MEMBERS VS. VOLUNTEER BOARD:

Banks generally pay their Board members, who oftentimes are business leaders from other industries. They may or may not do business with that bank.

Loyola Credit Union Board members MUST be members of the credit union. They all are volunteers – no payments are made for their service, talents or expertise.

## 3. BANK CUSTOMERS VS. CREDIT UNION MEMBERS:

At a bank, you are just another customer doing business, as you would at any other store.

At Loyola Credit Union, you are a *member/owner*. The credit union is owned by Loyola/Trinity employees who have become members, not by an out-of-state bank holding company. YOU have a say in its management.

## 4. CUSTOMERS VS. MEMBERS:

Bank customers cannot vote on any business pertaining to the bank they patronize.

Credit union members 'own' a portion of their credit union and, as such, have the right to vote for its Board of Directors each year.

## 5. FEES:

Much of banks' profits come from the numerous fees they charge customers.

Loyola Credit Union does its best to keep fees to a minimum, both in number and amount. Our purpose is to help you – our member/owner – get the most from your money.

The REAL difference between banks and credit unions is **who benefits the most from their operations!**

# Christmas Club Funds Available November 1

Christmas Club Savings funds will be automatically deposited into participating members' Share (Savings) accounts and be available to you November 1st.

Current automatic deposits into your Christmas Club account will continue unless you specify a change.

Don't have a Christmas Club account? You should! It eases the burden of holiday shopping. **Stop in and open a new Christmas Club account for 2022.**



**0.00%  
APR  
FOR 6  
MONTHS**

Credit card accounts opened between **October 1, 2021 and November 30, 2021** will receive **0.00% APR** on retail purchases and balance transfers for **6 months**.

Credit card accounts opened between 10/1/2021 through 11/30/2021 will receive 0.00% APR\* for 6 months on retail purchases and balance transfers. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. \*APR=Annual Percentage Rate.

# Shape Up for Retirement

So you worked all summer to shape that beach bod. Now it's time to tone and strengthen your financial shape. Attend an upcoming FREE financial planning and retirement session, presented by our friends at Infinity Financial Concepts.

Regular monthly group sessions are again available. So whether your retirement is right around the corner, or still years away, make sure you're in good financial shape to enjoy it.

All sessions are conducted in the credit union's conference room, from noon until 1:00 p.m.



**October: Wednesday, 13th, and Thursday, 28th**

**November: Thursday, 4th, and Tuesday, 16th**

**December: Tuesday, 7th**

Email [renae@infinityfinancialconcepts.com](mailto:renae@infinityfinancialconcepts.com) to reserve a seat or for more information, or call **708.410.0400**.

# Loyola CU Membership Good for LIFE!

Are you leaving Loyola? Moving? Got a new job? No matter ... you DON'T have to close your credit union account(s). Your MEMBERSHIP IS GOOD FOR LIFE.

And our comprehensive e-banking services are so easy and convenient to use ... from *anywhere!*

STOP before you move. Ask us how you can maintain your accounts ... AND ALL of the benefits of Loyola Credit Union membership.

## Holiday Closures

The credit union will be closed in observance of the following holidays:

### THANKSGIVING:

**Closed Thursday**, November 25, Thanksgiving Day  
**Close at Noon**, Friday, November 26

### CHRISTMAS:

**Close at Noon**, Thursday, December 23  
**Closed Friday**, December 24, Christmas Eve Day

### NEW YEAR'S:

**Close at Noon**, Thursday, December 30  
**Closed Friday**, December 31, New Year's Eve Day

Remember – you can access your Loyola Credit Union accounts 24/7, even when the office is closed. Just sign up for these valuable services:

- LUEFCU Debit Card
- VISA Card
- Mobile Banking App
- Web site – LUEFCU.ORG
- Star and/or Allpoint ATM Networks

## Don't Write Checks or Stand in Line!

Switch to e-banking ... the easiest way to conduct your financial business AND maintain social distancing!

Use any/all of these convenient services to save time, money ... even the world's forests!

- Online Banking
- Mobile Banking
- Direct Deposit
- Debit Card
- Bill Pay
- Online Applications
  - Loans
  - Membership
- ATM Network

Individually or combined, these e-banking services are the perfect complement to your lifestyle.

Sign up today. Go to LUEFCU.org and follow the easy prompts. **It's that fast and easy.**



## Money-Saving VISA Card Makes Shopping More Fun!

For all your holiday shopping (or any other time!), your LCU VISA Card is the only one you'll need. Check out these benefits.

- Rates as low as **9.90% APR** save you money
- It's accepted everywhere
- FREE balance transfers (to save even MORE money)!
- Security chip provides protection

Apply online or stop by the credit union office. It's fast, easy and convenient.

**AND – a VISA Gift Card is the ideal gift selection, too. Purchase yours in amounts from \$10 up to \$500. Card amount is deducted directly from your credit union account, plus a \$3.50 service fee.**