



Dear Members:

We can finally see light at the end of the 'COVID tunnel,' and it couldn't come soon enough! With the summer season upon us, everyone is anxious to get out and resume our lives as normally as we can.

However, there still is work to do to defeat this pandemic. We ask everyone for your continued patience and cooperation when conducting business at Loyola Credit Union. As a precautionary measure, we will continue to 'mask up,' to help keep our members and our staff as safe as possible. We ask that you do, too.

Of course, LCU continues to be here for you and your family members. And we appreciate your loyalty and membership in being there for us. Through this – and all other good times and bad times – Loyola Credit Union is always here to help meet your financial needs.

We will work hard to continue to earn your trust and membership. And we hope you will help spread the word about the many benefits, services, and products available through LCU membership.

Bring your friends, coworkers, and family members (**yes, all of your family can join, too!**) in to share the benefits. We're all in this together.

Respectfully,

Harry Tram, Jr.
Manager

E-Banking and Social Distancing – the Dynamic Duo

E-banking has been around for quite awhile. Social distancing came into 'vogue' just last year. Together, they create a dynamic duo in the financial services arena.

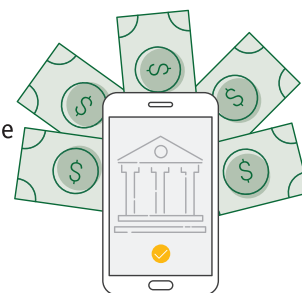
By now, most of us recognize that social distancing doesn't have to be hard. And e-banking makes it that much easier. Our comprehensive range of convenient, easy-to-use e-banking services helps keep everyone safe, saves time, and even cuts down on the need for paper (helping save millions of trees in the process!).

What are you waiting for? Sign up today and enjoy:

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

Go to LUEFCU.org and follow the easy prompts to get signed up.

And while you're at it, sign up to receive account information via e-notices!



Who do I talk with about a home mortgage loan?

Travel with Confidence

While many of us are still wary of traveling these days, there are several protective measures to take: vaccination, social distancing, mask up, and ... **take along the best travel partner — a Loyola Credit Union VISA card.**

It's a great way to prepare for your travels.

If/when you do travel, please alert us of your plans. **Because of fraud and identity theft, some U.S. states have instituted automatic blocks on cards.**

A simple call or visit to us BEFORE you travel will help us ensure that your cards are not blocked, and that they are available for use, regardless of where the road may take you.



FREE Retirement Planning Sessions Are BACK!

After months of being 'on hold,' the popular Money Management and Retirement Planning sessions are back! Presented by Infinity Financial Concepts, the one hour sessions help answer your questions regarding numerous topics.

Upcoming sessions are scheduled for:

August	September	October
Thursday, 12th	Tuesday, 14th	Wednesday, 13th
Tuesday, 24th	Tuesday, 28th	Thursday, 28th

ALL sessions will be held from Noon until 1:00 p.m. in the credit union's conference room (Room 0903, Lower Level, Maguire Building, Maywood Campus).

Please call 708.410.0400 to reserve your preferred date. Masks are required, please.

'Tis the Season...

for weddings, home remodeling, vacations ... and so much more. And we have Personal Loan funds available to help make those things happen!

A personal loan from Loyola Credit Union is good for nearly any good purpose. And our flexible rates and payback periods make them even more attractive.

Come talk with us about how we can help you cover whatever event or need arises. ***Or apply online – it's that easy.***



STOP! Don't Leave Your Membership Behind

There is NO reason to leave your Loyola Credit Union membership/benefits behind. Even if you are retiring, found a new job, or are moving ... your membership goes with you. Our full range of e-banking services make it easy for you to conduct business from wherever you are.



Come talk with us BEFORE you close your credit union accounts. Your membership with us is good for LIFE.

NOW is the Time For Your Dream Home

With near-record low mortgage loan rates, NOW is the time to find your dream home. Whether you're a first-time buyer, an empty-nester, or simply tired of renting and looking for something you can call your own, we can help.

Call Kevin Beck, Senior Mortgage Planner, at **630.697.3231** to schedule a meeting. He's in our office every Monday and Friday, ready to help you through the entire process of home/loan shopping ... as well as some expert advice on the do's and don'ts of getting a home mortgage loan.

Take advantage of Kevin's experience — and the still-low mortgage loan rates! Call him today, or e-mail him at mortgages13@yahoo.com.

We Need Your Help!

Please help us make sure we have your CURRENT, up-to-date contact information. It's easy to forget to let us know if you've moved, married or divorced, changed your e-mail address, etc.

To ensure we are best able to meet your needs and requests (and to keep you aware of special offers and savings!), please tell us your latest:

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

Stop in the office, or call us to update your contact information. Or mail us notification of your contact information. THANK YOU!

Celebrate Credit Union Day

After a year off due to the pandemic, celebrations of all kinds are back on. That includes International Credit Union Day. Mark your calendars for the week of October 18 – 22, when we will join credit unions around the globe to celebrate.

Check your e-mails and watch our web site for details as we get closer to the date. Hope to see you then!

Three Members Win \$25

In the spring issue of this newsletter, three members (LaTrina Porter, Thomas Barrett and one who chose to remain anonymous) were the lucky winners of \$25. Each found and correctly answered the three questions that were hidden within the newsletter, and submitted their answers to us. Their names were pulled in a random drawing.

Now it's your chance. Simply find the three questions that relate to articles in this issue, answer them correctly, and **submit your answers to us via Home Banking OR via our website through 'Contact Us.'**

Three winning entries will be determined via a random drawing, and each winner will receive \$25 deposited to their account.



Verify Your Account Balances

The Supervisory committee has been authorized to do an Audit verification. Please review your statement and determine whether the balances, as stated, agree with your records. If there are any discrepancies, notify the auditor in 10 days by mail:

Homer, Wilson & Co.
Attn Rachel
900 Ridge Road, Suite S
Munster, IN 46321

Time to 'Recycle' Your Old Vehicle

Did you know automobiles are the most recycled product in the world?

A vehicle loan from Loyola Credit Union makes it easy to recycle your old car. Go green ... and *save* some 'green' with a loan tailored to your budget. Low interest rates and flexible payback periods help make that new vehicle even *more* attractive!

PLUS – you'll receive a FREE \$100 VISA gift card with your vehicle loan!

Mom Always Taught Us to Share

So why haven't you shared your credit union membership with your family members? Oh, you didn't know they can join, too?

They can, regardless of age. From young to old. In fact, it's good to get your kids started at a young age so they learn how to save and budget.

Your parents and siblings can become members, too. So get them signed up. You know it's easy, and you know the benefits are great. Make mom proud ... **share your membership TODAY!**





0.99% APR*
FOR 12-MONTHS!

On **NEW** and **EXISTING** accounts for Balance Transfers made between June 1 and August 31, 2021



708-216-4500 • luefcu.org

Balance transfers completed 6/1/2021 through 8/31/21 will receive 0.99% APR for 12 months from date of transfer. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. Contact Loyola Credit Union for complete details. *APR = Annual Percentage Rate.*

Holiday Closure

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

Labor Day – Monday, September 6

Please note – you have 24/7 access to your LCU accounts even when the credit union is closed (week-ends, holidays, night, etc.), when you use these convenient services:

- LUEFCU Debit Card
- Website LUEFCU.org
- VISA Card
- STAR and/or AllPoint ATM Networks
- Mobile Banking App

Keep Your Credit/Debit Cards Safe

Credit and debit cards are convenient, easy to use ... and sometimes vulnerable to fraud or theft. Keep your credit and debit cards safe by following some simple tips.

- **Carry only the credit/debit cards you NEED.** Memorize your PIN – never write it down and carry it with you.
- **Do NOT respond to phone calls, e-mails or text messages** asking for card numbers and other sensitive information. Loyola Credit Union – or any other financial institution – will never ask you to 'verify' or provide your credit/debit card account information.
- **Inspect card readers and key pads** at gas pumps, ATMs and other public locations. These are favorite targets for thieves to install 'skimmers,' a device that steals your card information when you insert your card. If the machine looks suspicious, do not use it.
- **When shopping online, be cautious.** Shop with trusted retailers and look for security indicators, such as https:// in the web address, and the closed padlock icon in the browser's address bar.
- **Don't make purchases or banking transactions** when connected to a public, unsecure Wi-Fi network.
- **Use online banking to monitor your accounts,** and check every few days. If you spot any unfamiliar transactions, report them immediately. If you suspect your card has been compromised, cancel it and request a new one.

VISA Gift Cards Perfect for This Time of Year

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.

The Visa Gift Card is activated within 24 hours of purchase, and are good for two (2) years. The funds are deducted directly from your account. A \$3.50 purchase fee applies to each card.

