

SPECIAL NOTICE

Beginning October 2022, monthly / quarterly account statements mailed to members will be subject to a \$3.00 fee.

We encourage all members to sign up for E-STATEMENTS to avoid this administrative fee.

Please visit our website (luefcu.org) and follow the easy prompts to sign up TODAY for e-statements via Home Banking.

How Do You Spell 'Confidence?'

We spell it **V-I-S-A**. As in our 9.90% APR* VISA card... the best and most trusted friend you can have in any situation. Whether you're running errands around town, out on the town with your honey, or globe-trotting around the world, take along our VISA card (and save!).

It's accepted nearly everywhere, carries a security chip for added safety, takes up less space than your phone, and our always-low 9.90% APR helps save you money in interest charges!

Don't have one yet? **Apply NOW and save.** Go to LUEFCU.org, and follow the simple prompts.

And don't forget to check out our special Balance Transfer offer elsewhere in this newsletter. You could save hundreds of dollars in interest compared to what you're paying on other cards!



Membership Brings Everyone To The Table

So why haven't you shared your credit union membership with your family members? They **all** can join, too, and share in the many financial benefits you enjoy.

Get your kids started at a young age so they learn how to save and budget. After all, you register them for school to get an education. Register them as members at the credit union and begin their *financial* education!

Opening a membership is so easy, and you **know** the benefits are great. Bring everyone to the membership table.



CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Summer 2022

Dear Members:



I want to take this opportunity to remind everyone of two very important aspects of membership in Loyola Credit Union.

One: Your membership is good for life. Regardless of whether you leave Loyola, relocate, find a new job, or even retire – there is **NO NEED** to drop your credit union membership. You can continue to enjoy all of the benefits available to you.

And remember, our e-banking services make it fast and easy for you to conduct business from wherever you are. Choose from these convenient services – or use them all!

- Online Banking
- Mobile Banking
- Direct Deposit
- Bill Pay
- Online Applications (for loans and membership)
- Debit Card

Two: Your family members can join, too. Because you already are a member of Loyola Credit Union, your extended family members can also join. That includes not only your spouse and children, but your in-laws, grandparents and siblings.

As highlighted elsewhere in this newsletter, Loyola Credit Union membership brings everyone 'to the table,' regardless of their age. We encourage you to *share with your family* the many benefits of membership in Loyola Credit Union.

Our family is here to help your family, now and through the future.

Respectfully,

Harry J. Tram, Jr.
Manager



Need A New / Larger Home?

Come talk with Kevin Beck, Senior Mortgage Planner. He can help you find the perfect home, and the perfect loan, for your family's needs. From first time buyers to empty nesters, Kevin helps explain the ins and outs of home buying.

Call Kevin **630.697.3231**, or email at mortgages13@yahoo.com, to schedule a meeting. He's in our office every Monday and Friday.

Holiday Closures

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

LABOR DAY Monday, September 5

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

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



It REALLY Is Time For New Wheels!

Whether you're looking for a brand new vehicle, or one that's new-to-you, finance your new purchase with Loyola Credit Union.

Our vehicle loans are customized to help you get the vehicle that best meets your needs.

Rates as low as **1.99% APR***

Payback Periods as long as 72 months*

*APR = Annual Percentage Rate. Call or stop by our office today for specific rates and terms. Not all members will qualify, based on individual creditworthiness.

FREE Retirement Planning Sessions Schedule

Summer is a great time to work out... not just your body, but your finances, too. Join us for any of the FREE sessions of Money Management and Retirement Planning presented by Infinity Financial Concepts. The one hour sessions help answer your questions regarding numerous topics concerning money management, retirement issues, financial planning, and more.

Upcoming sessions are scheduled for:

July Thursday, 21st	August Tuesday, 2nd Thursday, 18th
September Thursday, 8th Tuesday, 20th	October Tuesday, 4th Thursday, 20th

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.



So Many Opportunities For VISA Gift Cards

Graduations. Weddings. Not to mention birthdays. There's a VISA Gift Card for every occasion. And we've got 'em! They're available in amounts from **\$10 to \$500**, and can be used wherever VISA cards are accepted. Stop by the credit union office to pick up one - or several!

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.

Call or stop by the credit union office to purchase yours.



Whatever Your Need... We've Got The Green

Sometimes, people need a little extra help to cover costs, whether for emergency home or vehicle repairs, medical expenses, a much-deserved vacation, wedding, you name it.

Turns out, your Loyola Credit Union has exactly what you need... **a low-interest Personal Loan**. Our personal loans are customized to your specific need and ability to repay, with flexible payback periods.

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

Save Money With Balance Transfer

Don't spend money on high-interest credit card balances. Transfer those balances to our always-low 9.90% APR VISA card.

2.99% APR* for 12 months

When you transfer an existing balance to Loyola Credit Union VISA between NOW and August 31, 2022

*Balance transfers completed 6/1/2022 through 8/31/2022 will receive 2.99% APR for 12 months from the date of transfer. After the promotional time-frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact Loyola Credit Union for complete details. APR = Annual Percentage Rate.



Get Extra Protection With GAP Insurance

Did you know that GAP insurance is available to help protect your family from financial loss in the case of a car accident?

If your vehicle is deemed a total loss due to an accident, GAP Plus insurance may reduce (or eliminate) the gap between what your vehicle insurance will pay and what you still owe on your loan. It effectively protects you from sudden out of pocket expenses, at a time when your life has been upended.

Don't let a wrecked vehicle wreck your family finances... enjoy the peace of mind GAP Plus insurance provides. Talk with us today.

Is Travel In Your Future?

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.

