

ACCOUNT SERVICES		
<input type="checkbox"/> Payroll Deduction/Direct Deposit:		
<input type="checkbox"/> Audio Response:		
<input type="checkbox"/> Overdraft Protection (Indicate transfer priority.):		
<input type="checkbox"/> ATM Card:	<input type="checkbox"/> Debit Card:	
<input type="checkbox"/> PC Access/Internet Banking:		
<input type="checkbox"/> Other:		
TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION		
Under penalties of perjury, I certify that:		
(1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and		
(2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and		
(3) I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).		
(4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.		
Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Complete a W-8 BEN if you are not a U.S. person. If a W-8 BEN is completed, your signature does not serve to certify this section.		
Exempt payee code (if any) _____		Exemption from FATCA reporting code (if any) _____
AUTHORIZATION		
By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the agreements and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Fund Transfers Agreement and Disclosure. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.		
X		X
Signature	Date	Signature
		Date
X		X
Signature	Date	Signature
		Date
FOR CREDIT UNION USE ONLY <input type="checkbox"/> See Account Change Card <input type="checkbox"/> See Insurance Beneficiary Card		
Date of Membership:	Opened/App'd by:	Member Verification:
<input type="checkbox"/> Credit Report	<input type="checkbox"/> Check Verify	<input type="checkbox"/> PIN Request
<input type="checkbox"/> Access Card	<input type="checkbox"/> Audio Response	<input type="checkbox"/> PC Access/Internet Banking

Membership Applications must be returned with the following:

___ Completed Application ___ Valid Government ID ___ Money order/check or debit card for initial deposit (No Cash)

To open a Minor account - Please contact Loyola Credit Union at 708-216-4500 for required documentation.



CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Fall 2024

Dear Members:

I usually use this opportunity to highlight a valuable product or service available to you from Loyola Credit Union. This issue, I break with tradition to address a very important item: credit union membership.



Members are the mainstay of any credit union – Loyola Credit Union is no exception. Without our members we don't exist.

That's why I encourage ALL our members to help us grow. Remember, your personal family members (spouse, children, siblings, parents, grandparents and other members of your extended family) are eligible to join Loyola Credit Union.

Your coworkers and fellow students and faculty also are eligible. Invite them to join you in experiencing the many financial benefits and products you enjoy.

On Pages 3 and 4 of this newsletter is our Credit Union Membership Application. Yes – our Membership Application *is* available on our website. But I wanted to provide a graphic reminder to you, our current members, that you can help share your membership and grow the credit union.

As has long been said: In numbers there is strength. Loyola Credit Union is a strong, healthy and vibrant financial institution; there is *always* room for growth, in membership *and* in the products and services we provide to meet your needs.

I invite you to take a few minutes to help us continue to grow. Share the Membership Application on Pages 3 and 4 with your family members, your coworkers and fellow students. Together, we grow. Together, we prosper. Together, we succeed.

Harry Tram, Jr.
Manager

Begin Your Holiday Shopping With VISA Gift Cards

VISA gift cards are the perfect gift for the holidays and *any other* special occasion. You can choose amounts from \$10 to \$500.

Stop by the credit union office to pick up one, or several! They can be used *wherever* VISA cards are accepted.

VISA gift cards are activated within 24 hours of purchase. The funds are deducted directly from your account. A \$3.50 purchase fee applies to each card.

Mortgage Rates Are Moving Down

Which makes it easier for *you* to 'move up' to your dream house.

Whether you need a larger home or are downsizing as an empty nester, Kevin Beck can help you find the right mortgage loan, with the best terms, to help you into your next home.

Act NOW and lock in a rate for your new home. Call Kevin at **630-697-3231** or email him **mortgages13@yahoo.com**. He's in the credit union office every Monday and Friday.

Yes, Virginia, There Is 'A' Santa Claus

Our generous credit union members prove it every year. Again this year, you can help brighten a child's holiday when you buy tickets in our annual Christmas Stocking drawing. It's filled with games and toys for kids, the perfect item to bring a smile to kids' faces.

- **7 tickets for just \$5.00!** Purchase total can be deducted from your credit union account, to make it even easier!
- Tickets available **through December 18th**.
- **Drawing** will be held **December 19th**, 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, share the giving spirit of the season.



Personal Loans For Whatever Reason... Whatever Season!



Holiday Shopping or Travel?
A Loyola Credit Union Personal loan is just the ticket.

Wedding? We say 'we do.'

Emergency Medical Expenses? We're what the doctor ordered.

Dream Vacation? Make it a reality.

Education Expenses? Easy as A-B-C.

...and whatever else you can think of. **Low rates** and **customized payback periods** to fit your budget. Regular credit rules apply. Loan approval based on individual members' credit rating and worthiness. Not all applicants will qualify.

Don't Question Your Retirement – PLAN For It

Too many people go into retirement without a plan. Don't be one of them!

Make sure you've made the moves – and the plans – to ensure your retirement is an exciting and secure time. Our friends at Infinity Financial Concepts have the answers to your questions about retirement and financial planning. **Free in-person** sessions are scheduled for:

- **October:** Tuesday, 15th and Thursday, 31st
- **November:** Tuesday, 12th and Thursday, 21st
- **December:** Thursday, 12th
- **January 2025:** Thursday, 9th and Tuesday, 21st
- **February:** Tuesday, 11th and Tuesday, 25th
- **March:** Thursday, 6th and Tuesday, 25th

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

Email renae@infinityfinancialconcepts.com to reserve a seat or for more information, or call **708-410-0400**.

Christmas Club Funds Available November 1

A reminder that Christmas Club Savings funds will be available **Friday, November 1**, and *automatically deposited* into Share (Savings) accounts.

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 helps ease the burden of holiday shopping. **Stop in and open a new Christmas Club account for 2025, not just for you, but all members of your family!**

Limited Time 1.99% VISA Offer

- **1.99% APR**
- For **6 Months**
- On Balance Transfers
- Between **NOW** and **December 7, 2024**
- Applies to both **NEW*** and **CURRENT VISA** accounts

After the promotional time frame expires, remaining balances will migrate to the standard APR applicable to your account. Contact the credit union for complete details.

APR = Annual Percentage Rate.

*Applications for NEW VISA accounts MUST be received by Friday, November 29, 2024. Regular credit rules apply. Not all applicants will qualify.

Holiday Closures

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

COLUMBUS DAY – Monday, October 14

VETERAN'S DAY – Monday, November 11

THANKSGIVING – Thursday, November 28
Friday, November 29

CHRISTMAS EVE – Tuesday, December 24 (Close at 1:00 pm)

CHRISTMAS DAY – Wednesday, December 25

NEW YEAR'S EVE – Tuesday, December 31 (Close at 1:00 pm)

NEW YEAR'S DAY – Wednesday, January 1

Please note – you have 24/7 access to your LCU 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.org
- STAR and/or AllPoint ATM Networks

ACCOUNT CARD

MEMBER APPLICATION AND OWNERSHIP INFORMATION	
Member/Owner:	Member No:
Street:	SSN/TIN:
City/State/Zip:	Driver's Lic. No:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Date of Birth:
Work Phone:	Password:
E-mail:	Membership Eligibility:
Employer:	
ACCOUNT OWNERSHIP	
Designate the ownership of the accounts and responsibility for the services requested.	
<input type="checkbox"/> Individual <input type="checkbox"/> Joint Account with Rights of Survivorship <input type="checkbox"/> Joint Account without Rights of Survivorship	
Joint Owner:	SSN/TIN:
Street:	Driver's Lic. No:
City/State/Zip:	Date of Birth:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Password:
Work Phone:	E-mail:
Joint Owner:	SSN/TIN:
Street:	Driver's Lic. No:
City/State/Zip:	Date of Birth:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Password:
Work Phone:	E-mail:
Joint Owner:	SSN/TIN:
Street:	Driver's Lic. No:
City/State/Zip:	Date of Birth:
Home Phone: <input type="checkbox"/> Listed <input type="checkbox"/> Unlisted	Password:
Work Phone:	E-mail:
ACCOUNT DESIGNATIONS	
<input type="checkbox"/> Payable on Death (POD)/Trust Account <input type="checkbox"/> All Accounts <input type="checkbox"/> Designate Specific Accounts _____	
Beneficiary/POD Payee:	Beneficiary/POD Payee:
Street:	Street:
City/State/Zip:	City/State/Zip:
<input type="checkbox"/> UTMA/UGMA (as custodian for Minors Act) _____ (minor) under the Uniform Transfers/Gifts to Minors Act	
Minor's SSN/TIN:	
<input type="checkbox"/> Agency Print Name of Agent: _____	
Signature _____	Date: _____
<input type="checkbox"/> All Accounts <input type="checkbox"/> Designate Specific Accounts _____	
<input type="checkbox"/> Other: _____	<input type="checkbox"/> See Account Authorization Card
ACCOUNT TYPE	
All of the terms, conditions, form of account ownership, account selection and other information indicated on this Card apply to all of the accounts listed unless the Credit Union is notified in writing of a change.	
Suffix _____	Suffix _____
<input checked="" type="checkbox"/> Share/Savings: _____	<input type="checkbox"/> Money Market: _____
<input type="checkbox"/> Share Draft/Checking: _____	<input type="checkbox"/> HSA: _____
<input type="checkbox"/> Share Certificate/Certificate: _____	<input type="checkbox"/> Other: _____
The account number for each of the accounts listed consists of the suffix added to the end of the Member Number listed in the "MEMBER APPLICATION AND OWNERSHIP INFORMATION" section. If this Card applies to more than one account of the same type, more than one suffix will be listed for that account type.	