



Special 1.99% Balance Transfer Offer!

Save money on interest charges when you take advantage of this special, limited time offer.

1.99% APR*

**For 6 full months
From now through September 1, 2025**

Transfer an existing balance from another charge card to your Loyola Credit Union VISA card and save!

*Balance transfers between now and September 1, 2025, will receive 1.99% APR for 6 months. 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.*

Save Time, Effort With Mobile Check Deposit

They say 'time is money.' And that is so true. That's why you should use our Mobile Check Deposit App. It's free, and you can use it to deposit checks to your checking or regular savings accounts from wherever you are, so you save both time and money!

- Use the camera on your mobile device and our app (free to all Loyola Credit Union members)
- Log into our Mobile Banking App on your iPhone or Android mobile device and select 'Deposit Check.'
- Make sure the check(s) are properly endorsed.
 - o The back of each check **MUST BE endorsed** as follows:
 - Your **signature**
 - Your **Account Number**
 - The words: **"For Loyola CU Mobile Deposit Only"**

You can confirm the posting of your mobile deposits by going online to your Check Deposit History by 2:00 p.m.

PLEASE NOTE: *If the back of the check is not properly endorsed, Loyola Credit Union reserves the right to reject the check.*

Summer Is Heavy Travel Season – Be Prepared

Summer is traditionally a high travel season, with many of us relying on our VISA cards for safe and convenient use. A quick reminder: **please alert us of your plans.**

Some U.S. states have instituted automatic blocks on cards because of fraud and identity theft. This applies to debit cards, as well.

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 whether you travel locally or internationally.



Keep Your Account Active

'Dormancy' may be great for plants during winter but not so good for your Loyola Credit Union account(s). As they say: Use it or lose it. And we don't want you to lose your membership benefits!

To keep your account active, you must:

- Maintain a minimum of \$25 in your savings account
- Initiate some sort of activity (deposit, withdrawal, etc.) on your account.

If not, your account is classified as dormant. Extended dormant accounts (*two (2) years or more*) are subject to forfeiture to the State of Illinois Treasurer, by law.



CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Summer 2025

Dear Members:

Sometimes, the demands of everyday life can overshadow two very important and valuable aspects of your credit union membership:

- It's good for life, and
- Your family members can join



Good for Life: simply put, that means your credit union membership goes with you wherever you go. So, whether you retire, relocate, change jobs ... whatever. You can continue to enjoy all of the benefits available to you.

Just make sure we have your new / updated contact information (address, numbers, email, etc.) so you don't miss out on any news, special offers and savings.

Of course, our comprehensive range of e-banking services make it easy for you to conduct your financial business from wherever you may be. Choose the ones that work best for you:

- Online Banking
- Mobile Banking
- Direct Deposit
- Bill Pay
- Online Applications – Loans and Membership
- Debit Card

Family Membership means that, because you're a member, your family members can join, too. That includes your spouse, children, in-laws, siblings, grandparents, etc., regardless of their age.

We encourage you to share with your family the many benefits credit union membership affords. Help make it possible for them to maximize their hard earned money.

Harry Tram, Jr.
Manager, Loyola Credit Union

Office Hours Reminder

Please make note of the credit union's hours of operation:

Monday, Tuesday, Thursday, Friday:

7:00 a.m. to 3:30 p.m. | CLOSED each day from 11:00 – Noon

Wednesday:

7:00 a.m. to Noon | CLOSED every Wednesday afternoon

Scan the QR Code
to learn more



Are You Searching For A Home Mortgage Loan?

You should call our Senior Mortgage Planner, Kevin Beck. He can help you find the home loan that's just right for you. Whether you're empty-nesters and want to downsize, first-time buyers or even looking for a second / vacation home, Kevin's your man.

Call Kevin at 630-697-3231, or email him at mortgages13@yahoo.com, to schedule a meeting. He's in our office every Monday and Friday.



Holiday Closure

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

LABOR DAY - Monday, September 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.com
- STAR and / or AllPoint ATM Networks



Phone Scams Threaten Financial Security

Cybercriminals grow increasingly sophisticated in the means they use to hijack your personal and financial information. One of their most popular tools is something as simple as ... your telephone.

In your efforts to protect yourself, remember this suggestion:

When you receive a call or text from an unfamiliar number, do NOT respond. Let it go to voice mail / do not open it. More times than not, if it's a genuine call / text, that person will leave a message. No message? No bother.

Be aware of cybercriminals' various methods to access your information.

BLUETOOTHING: Constant Bluetooth connectivity makes it easier for hackers to send spam texts. All it takes is for you to respond to one or two of these ... and they're in. Reduce your risk by switching off your Bluetooth while in public and not using it.

SPOOFING / PHISHING: Fraudsters can assign a real company's name to their phone number so you believe the call is genuinely from the company. They do the same with emails / texts with links that download malware once you open them.

FAKE TECH SUPPORT: Incoming call / text from a 'software provider' stating there is a problem with your device / software. They request access to your system to download an app "to remove suspected virus". Don't fall for it!

IRS SCAMS: Fake agent calls because they need your info to send an 'overlooked' tax refund or to restore a 'suspended account.' They may even threaten you with arrest for a past / delinquent debt if you don't provide your personal / account info.

SOCIAL SECURITY SCAMS: They threaten to suspend your Social Security number or seize your bank account if you don't provide the 'right' information.

BANK SCAMS: Calls / texts asking you for personal / financial information to 'verify' recent transactions, suspicious activity on your account or to unfreeze an account due to fraud.

Use these tips to stay safe:

- Don't download apps / software without ensuring they are legit.
- Ignore calls / texts from unfamiliar numbers / contacts. Let them go to voice mail.
- Change your passwords frequently.
- Stay aware of phone scam tactics so you're not caught unaware.

Please Designate Your Beneficiary

Make sure your preferred / designated beneficiary is up-to-date on your accounts. If you have not specified a beneficiary of your account funds, those funds could be tied up for quite some time in the matter of your passing.

Individuals you want to receive your account funds would have difficulty claiming them if you do not designate them as your account beneficiary(ies).

Stop in the office or call us, or mail us notification of your specific beneficiary. THANK YOU!

Need A "Stuff Happens" Loan?

Life sometimes throws us a curveball when it's most inconvenient: a major appliance breaks down, unforeseen medical bills, an out-of-town emergency. 'Stuff' happens.

Don't worry – we've got your back. Our loan portfolio is filled with Personal Loans for nearly any good purpose, of all types, in all amounts. Personal loans, pledge loans ... we make them. And with our flexible rates and payback periods, why would you go anywhere else?

Come talk with us ... we've got what you need.

Invest NOW For Maximum Benefits

Make sure you get the most out of your money ... open up (or add to) an interest-bearing Certificate of Deposit (CD). Our CDs offer better returns than most, initial deposits as low as \$1,000, all the way up to jumbo CDs.

And you know your money is safe and secure with Loyola Credit Union ... because it's insured all the way up to \$500,000 per account!

Check out our current CD rates – and our regular savings, Club accounts and IRAs – at www.luefcu.org.

You'll like what you see!



New Car Models Are Coming – Get Ready

Need a new car? Or a second set of wheels?

Don't wait until the new vehicle models hit the showroom floor. Get *pre-approved* NOW for your vehicle loan.

- **Stop in the credit union and speak with us.**
- **Get *pre-approved* before you shop.** Confirm your financing so you know exactly how much you can afford.
- **Don't get talked into expensive 'add-ons'** you really don't need.
- **Comparison shop** for coverages for things such as extended warranties and GAP (guaranteed auto protection) insurance. We offer these coverages at less cost. *That can save you hundreds of dollars.*
- Loyola Credit Union rates are very competitive, and we offer flexible payback periods.

Whether you need new wheels or a second car – or even wish to re-finance a recent purchase – we've got a vehicle loan that's designed around your needs and budget.

Rates as low as
4.75% APR*

Payback periods as long as 72 months
AND the comfort of working with people you know -- Loyola Credit Union!



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

Valuable FREE Retirement Planning Sessions Available

Whether your retirement is right around the corner or still years away, *planning* for that event should begin *now*. And our friends at Infinity Financial Concepts have the experience and knowledge to help you do so.

One-hour free sessions cover a myriad of topics and concerns, ranging from money management, retirement issues, financial planning, and more. All sessions are free and there's no obligation.

Upcoming Sessions Are Scheduled For:

JULY: Tuesday, 15th & Thursday, 31st

AUGUST: Tuesday, 12th & Tuesday, 26th

SEPTEMBER: Tuesday, 9th & Tuesday, 23rd

OCTOBER: Thursday, 9th & Tuesday, 21st

ALL sessions will be held:

- Noon until 1:00 p.m.
- Credit Union Conference Room
Room 0903, Lower Level, Maguire Building,
Maywood Campus

**Please call 708-410-0400
to reserve your preferred date.**

Need A Gift For Someone Hard To Please?



That's easy ... give them a VISA gift card. People love them and they can be used wherever VISA is accepted. Customize your gift card in amounts from \$10 to \$500. Stop by the credit union office to pick up one – or several!

The VISA Gift Card is activated within 24 hours of purchase. 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.