

Take a Friend Along for Holiday Shopping

Holidays are the perfect time to have fun and make memories with good friends. And what better ‘friend’ could you have this holiday season than a VISA Card from Loyola Credit Union?

What other friend do you have that:

- ☺ Saves you money – with a low, all-the-time **9.90% APR**
- ☺ Is accepted everywhere
- ☺ Lets you do FREE balance transfers (to save even MORE money)!
- ☺ Offers protection ... with the security chip
- ☺ Fits even the smallest wallet / purse

Already have a Loyola Credit Union VISA Card? Take it shopping with you! Don’t have one yet? Time to make a new ‘friend’ ... just in time to share the joys of the holiday season.

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



Holiday Closures

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

THANKSGIVING:

Close at 2 p.m., Wednesday, November 22
Closed Thursday, November 23, Thanksgiving Day
Closed Friday, November 24

CHRISTMAS:

Close at 2 p.m., Friday, December 22
Closed Monday, December 25, Christmas Day

NEW YEAR’S:

Closed Monday, January 1, New Year’s 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
- Mobile Banking App
- VISA Card
- Website – LUEFCU.ORG
- Star and / or Allpoint ATM Networks

Frightfully Good Deal on Great America Tickets

THRILLS BY DAY
FRIGHT BY NIGHT

FREE PARKING \$25 VALUE!

Fright Fest tickets at Six Flags Great America are now available for just \$40 – a savings of more than 50% ... and parking is included!

YOUR PRICE ONLY \$40 SAVE OVER 50%

These special tickets are good ONLY for OCTOBER 26 thru 31, and are non-refundable.

6 HAUNTED HOUSES
2 NEW SCARE ZONES
1 NEW SHOW

Visit sixflags.com for hours

Visit or call the credit union office for more details.

Current Rates* as of 9/30/2017

Regular Shares (Savings)	Rate	(APY)
Ending Balances:		
25.01-450.99	0.25%	0.250%
451.00-5,000	0.30%	0.300%
Over 5,000	0.40%	0.400%
Club Accounts		
Christmas (25)	0.35%	0.350%
Vacation (27) Up to 4,999.99	0.35%	0.350%
Vacation (27) Over 5,000.00	0.40%	0.400%
Certificate of Deposit (CD)* – One year term		
1,000.00-9,999.99	1.10%	1.105%
10,000.00-49,999.99	1.10%	1.105%
50,000.00 and above	1.10%	1.105%
Individual Retirement Accounts		
Regular IRA and Roth IRAs	0.45%	0.451%
Certificate of Deposit (CD)* - Regular IRA and Roth		
1,000.00-9,999.99	1.10%	1.105%
10,000-49,999.99	1.10%	1.105%
50,000 and above	1.10%	1.105%
Share Drafts (Regular)	0.00%	0.00%

* CD rates are subject to change at any time, per Board approval. A penalty will be enforced for the early withdrawal from a CD which will be 90 days of interest. Call the Credit Union for the current rates at 708.216.4500, or visit our web site at www.luefcu.org for current rates and the Truth in Savings Account Disclosures.

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CONNECTION

www.luefcu.org

Newsletter of Loyola University Employees Federal Credit Union

Fall 2017

We’re getting a jump on International Credit Union Day! Celebrate With Us Wednesday, October 11th!

Join us in the Fitness Center Atrium, Loyola Medical Center, from 10 a.m. until 2 p.m.

We’ll have giveaways and prizes (yes, our famous prize wheel will be featured!), light snacks and music.

Our charity t-shirts will be available, too. For just a **\$10 donation** that benefits three (3) local charities, **you get a t-shirt AND a Loyola Credit Union tote bag.** Help us help these great charities: Ronald McDonald House, Greater Chicago Food Depository, and Misericordia.

We all are “People Helping People.”



Christmas Club Funds Available October 27

All Christmas Club savings balances will be transferred to members' share / savings accounts on Friday, October 27th.

HAPPY HOLIDAYS!

What To Do After Equifax Data Breach

The recent Equifax data breach compromised personal information of more than 143 million Americans, of which 5.4 million are in Illinois.

You could be one of the millions of people whose Social Security number, name, address, financial account numbers and more are vulnerable.

So what do you do now?

According to a release from Illinois Attorney General Lisa Madigan’s office, and a column by Terry Savage, a registered investment advisor, author, and columnist for the *Chicago Tribune*, you should:

- **Check the Equifax website (www.equifaxsecurity2017.com)** to see whether your personal information may be affected by the breach. Madigan reminds people: “It’s not a question of if, but *when* you will become a victim of identity theft.”
- **Check your banking and credit information regularly.** Because the breach happened a few months ago, the hackers have had a head start on us. Check your existing bank and credit card balances online at least weekly.

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What To Do After Equifax Data Breach

- **Always open your paper statements and review them.** Be pro-active to protect yourself and your accounts.
- **Go to AnnualCreditReport.com** to get a free copy of your credit report. Don't just check your current account balances – look for any newly opened accounts. These could have been opened with your information that was possibly stolen.
- **Don't wait for the Equifax free credit monitoring offer.** Sign up with another service, even if it requires a small price. That investment will be small compared to the damage to you and your financial accounts if your information has been stolen / sold on the 'dark web.'
- **Consider freezing your credit.** Contact each of the three credit bureaus to freeze (and later unfreeze) your credit report. It may cost a small fee, but doing this will protect you from someone using your personal information to open new accounts.

Of course, if / when you're buying insurance, refinancing your home, purchasing a vehicle, etc., you'll need to un-freeze your credit.

According to all of the experts, this data breach of Equifax is a major event; one that can have real and lasting damaging effects to millions of people. Don't be one of them! Be pro-active – protect yourself and personal information by aggressively taking action.

For more information and tips, visit Attorney General Lisa Madigan's site at www.illinoisattorneygeneral.gov/consumers/Identity_Theft_Resource_Guide.pdf.

Drive Home a Great Deal

... and get a \$100 VISA Gift Card!

YOU could be driving a new (used) vehicle for a LOT LESS than you think!

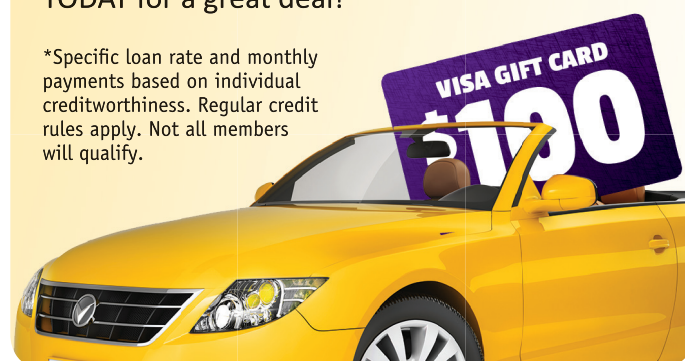
A vehicle loan from Loyola Credit Union gives you:

- **Flexible payback periods** to get the lowest possible monthly payment!*
- "Always low" rates* save you money
- PLUS – a **FREE \$100 VISA Gift Card!**

EVERY vehicle purchase that is financed with a Loyola Credit Union loan receives a **FREE \$100 VISA Gift Card.**

This special offer is available only **until December 31st, 2017**, so don't delay! Stop in TODAY for a great deal!

*Specific loan rate and monthly payments based on individual creditworthiness. Regular credit rules apply. Not all members will qualify.



Make Sure You're Ready for Retirement

In conjunction with **Infinity Financial Concepts, Inc.**, we're pleased to continue a series of **FREE** sessions focused on retirement planning and money management. All sessions are held in the credit union's conference room (Room 0903, Maguire Building), from Noon until 1 pm.

October: Wednesday, 11th and Thursday, 26th

November: Thursday, 9th and Tuesday, 21st

December: Thursday, 7th and Thursday, 14th

January: Thursday, 11th and Tuesday, 23rd

Please e-mail renae@infinityfinancialconcepts.com to reserve a seat or for more information, or call **708.410.0400**.



New Debit Cards Are 'Chipped'

Effectively immediately, all **NEW** Debit Cards will feature the security chip (as does our VISA Card). Current Debit Card holders will receive cards with the 'chip' as their current card(s) expire and need replacement.

New cards to replace lost or stolen cards also will feature the security chip.



Mortgage Loans to Meet Your Needs

Call Kevin Beck,
Senior Mortgage Planner,
at 630.697.3231,
or e-mail
mortgages13@yahoo.com.



**100% financing Doctor loans,
up to \$750,000.**



4th Quarter Lunch / Learn

We invite you to take advantage of these **FREE** upcoming "Lunch / Learn" sessions.

✕ OCTOBER 23 (Monday)

Learn **EXACTLY** what **auto insurance** terms and coverages **REALLY** mean ... and how they can directly affect you.

✕ NOVEMBER 8 (Wednesday)

Learn the 'do's and don'ts' of shopping for a **home mortgage loan**, and how to find the one that's right / best for you.

✕ DECEMBER 5 (Tuesday)

Gain understanding of various **retirement benefits**. Tips of what to do **NOW** to **manage your money** while you're working, so your money works for you in retirement.

ALL sessions are FREE, are scheduled from Noon until 1 p.m. in Room 150 at the Stritch School of Medicine, Maywood Campus.

To reserve your seat, e-mail Roseann at ruzzard@lumc.edu, or call her at 708.216.4500.



Santa's Making His List ...

and we're helping him again this year!

Our annual Christmas Stocking ticket sales begin at our Credit Union Day celebration on October 11. Be among the first to get your tickets: **Just \$1 per ticket, or \$5.00 for SEVEN.**

Tickets can be purchased through Friday, December 15. No limit on how many you can buy. The stocking is stuffed with toys, games, and goodies – it all could be yours just in time for the holidays.

ALL proceeds from ticket sales benefit a worthy local charity ... **AND**, the credit union will match the sales total. Again this year, Loyola Credit Union will donate a second stocking to Loyola Children's Hospital.

