

Current Rates*		
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		
1000.00-9999.99	0.80%	0.802%
10,000.00-49,999.99	0.80%	0.802%
50,000.00 and above	0.80%	0.802%
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	0.80%	0.802%
10,000-49,999.99	0.80%	0.802%
50,000 and above	0.80%	0.802%
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.

Start Saving More Money!

Special FREE VISA Balance Transfer Offer Coming February 1st!

Beginning February 1st through April 30th,
BALANCE TRANSFERS
to your Loyola VISA Card are just
3.99% APR
for a FULL 12 MONTHS!

Watch your e-mail for more details, or talk with a credit union representative. Offer begins February 1st!



Your Perfect Home IS Attainable

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've helped make it possible for you to attain your goal. Kevin Beck, our mortgage banker, will make mortgage loans available to Loyola Credit Union members and their families.

Kevin is in our office every Monday and Friday, ready to help you through the entire process of home/loan shopping ... with some expert advice on the 'do's and don'ts' of getting a home mortgage loan. It can be a confusing and scary process – let Kevin help you get the mortgage loan that is best for you and your family.

- **Fixed Rate Loans:** 30-, 25-, 20-, 15-, and 10-year fixed
- **Adjustable Rate Loans**
- **FHA Loans**
- **HUD Loans**
- **Fannie Mae, Freddie Mac**
- **100% Financing** (Physicians' Loans)
- **IDHA Down Payment Assistance Loans**
- **Home Equity Line of Credit (HELOC)**
- **First Time Homebuyers**, with down payment assistance
- **Jumbo Financing** (for well qualified borrowers)

Take advantage of Kevin's experience – and the still-low mortgage loan rates! Call **Kevin Beck, Senior Mortgage Planner**, direct at **630.697.3231**. E-mail him at mortgages13@yahoo.com.

And don't forget -- he's in the credit union office every Monday and Friday.



Office Closures

Please note that the credit union is closed every Wednesday, from 10:00 a.m. until 11:00 a.m., for staff training and meetings.

Remember – you can access your credit union accounts 24 / 7, even on days the office is closed. Just sign up and use these handy services:

- LUEFCU Debit Card
- Visa Card
- Stars ATM Network
- Mobile Banking / apps
- Web site – **LUEFCU.ORG**

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CONNECTION

www.luefcu.org

Newsletter of the Loyola University Employees Federal Credit Union

Winter 2017

Please Join Us for Two Special Events

Now's the time to circle **Wednesday, March 22** and **Friday, March 24, 2017** on your list of "important dates to remember." We hope you'll join us for these special events:

march						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

- **WEDNESDAY, MARCH 22**, is our inaugural **SPRING CREDIT UNION DAY**. Between 10:30 a.m. and 1:30 p.m., we will be in the Fitness Center Atrium to welcome members and introduce prospective members to credit union benefits.
- **FRIDAY, MARCH 24** is our **ANNUAL MEETING**. It will be held in Room 150 in SSOM, beginning at 5:00 p.m. This is an opportunity for you, as our member/owners, to hear the latest updates on the credit union's operations, recaps of the past year and plans for the future. We encourage you to attend, and meet and talk with the staff, management and Board members.

Remember – Loyola Credit Union is YOUR credit union. As a member/owner, you can vote for our Board of Directors.

Light refreshments and giveaways will be available.
Hope to see you there.

SPECIAL NOTICE

Did You Receive a Replacement VISA or Debit Card in 2016?

If you had to replace a lost or stolen Loyola Credit Union VISA or Debit Card, or replaced your VISA Card for any reason, please be aware of this important notice.

ALL replacement cards have NEW NUMBERS. The expiration date and 3-digit security code (CVV) also will have changed. That means that unless you update your automatic payment information with us and others who regularly bill your card, those payments will NOT be credited to your account.

Holiday Stocking Winner is...

Congratulations to Julie Bereckis, the winner in our 2016 Christmas Stocking Raffle. Julie works in Pediatric ICU, and has been a Loyola Credit Union member since July, 2015.

The winners of \$5.00 lunch vouchers include: Gerri Benedetto, Cain Hernandez, Georgia Keleher, Juletta Lewis, Clinell McPherson, Rosita Mickens, Deborah Morelli, Jose Peniche, Victoria Pingul, Aisha Swift, and Rick Wydra.



Julie Bereckis

Congratulations to all!

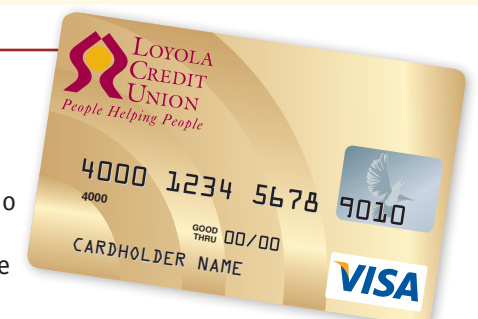
The credit union also donated a second 6-foot long Christmas stocking to Ronald McDonald House.

THIS INCLUDES:

- Service providers and merchants who have your card on file, such as online shopping sites
- Any bill pay service you use regularly to pay your bills (utilities, vehicle, insurance, etc.)
- Any pre-authorizations you have set up to make your Loyola Credit Union credit card payment

It is necessary that YOU inform us of your new VISA Card account number, and the preferred automatic payment information.

Thank you for your cooperation and help.



Simple Tips to Help Ensure Personal Safety

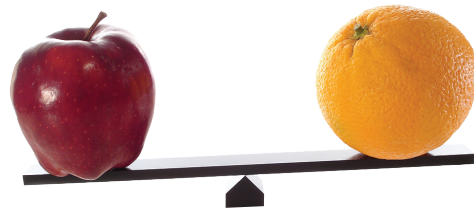
(This is the second article in our continuing series on Personal/ Financial Safety, and how to avoid becoming a victim. Crime prevention tips are credited to The National Crime Prevention Council, Washington D.C.) Special thanks to Greg Moore, Administrative Director of Security and Parking, Loyola Medical Center.

Crime prevention is everyone's responsibility, not just a job for the police. And crime can be reduced by simple measures, like remembering to lock a door, knowing about common con games, and watching out for your neighborhood.

Here is a series of tips for "When You're Out." And these apply to everyone, of any age.

- **Carry your cell phone for emergency purposes.** And always keep it charged.
- **If you must carry a purse, hold it close to your body.**
- **Never carry a wallet in your back pocket.** Put it in an inside jacket pocket or front pocket.
- **Make sure someone knows where you're going** – and when you expect to return.
- **Avoid dark, deserted routes**, even if they're the shortest.
- Whenever possible, **travel with friends** to stores, the bank or the doctor.
- **When using the bus or other public transportation**, sit near the driver if possible.
- **Don't overburden yourself** with packages and groceries that obstruct your view and make it hard to react.
- **Have your car or house key in hand** as you approach your vehicle or home.
- **Carry a shriek alarm.** Some areas offer these free to senior citizens.
- **When driving, keep car doors locked and windows up.** Park in well-lit, busy areas. If you have car trouble, use your cell phone to call for help. Be wary of strangers who offer help. Stay in your car.
- **If a friend or taxi takes you home**, ask the driver to wait until you are safely inside.
- **Communicate a message that you are calm, confident, and know where you are going.** Trust your instincts – if you feel uncomfortable in a place or situation, leave.

We can all help ensure our personal safety – regardless of our age – by paying attention to and applying some simple, common-sense rules.



Banks vs. Credit Unions – Like Comparing Apples to Oranges

People often ask – “so, aren’t banks and credit unions the same?”

Our answer – No! They are NOT the same and, in fact, side by side comparisons are like comparing apples to oranges. Let’s take a moment to examine the differences ... and the inherent benefits available from credit unions.

FOR PROFIT vs. NOT-FOR-PROFIT: Banks are for-profit corporations. That means they are in business to make money for their stockholders, not their customers.

Credit unions are not-for-profit financial cooperatives. The money they make after business and operations expenses benefit the credit union’s members, in the form of *lower rates on loans and higher dividends paid on savings* products. Money retained by the credit union as capital remains owned by the members.

PAID BOARD MEMBERS vs. VOLUNTEER BOARD: Banks generally pay their Board members, who oftentimes are business leaders from other industries. They may or may not do business with that bank.

Loyola Credit Union Board members MUST be members of the credit union. They all are volunteers – no payments are made for their service, talents or expertise.

BANK CUSTOMERS vs. CREDIT UNION MEMBERS: At a bank, you are just another customer doing business, as you would at any other store.

At Loyola Credit Union, you are a *member/owner*. The credit union is owned by Loyola/Trinity employees who have become members, not by an out-of-state bank holding company. YOU have a say in its management.

CUSTOMERS vs. MEMBERS: Bank customers cannot vote on any business pertaining to the bank they patronize.

Credit union members ‘own’ a portion of their credit union and, as such, have the right to vote for its Board of Directors each year.

FEES: Much of banks’ profits come from the numerous and various fees they charge customers.

Loyola Credit Union does its best to keep fees to a minimum, both in number and amount. Our purpose is to help you – our member/owner – get the most from your money.

The next time someone asks, ‘*what’s the difference between my bank and your credit union?*’ you can explain the difference between apples and oranges. And then direct them to **LUEFCU.ORG**, so they, too, can enjoy the benefits of membership.

FREE Tips to Strengthen Your Financial Fitness

Need/want some help planning for retirement? Or to strengthen your ‘financial fitness’ for today and the short term?

Then you need to sign up for one of these FREE sessions. Presented by Infinity Financial Concepts, all sessions are open to ALL Loyola employees, staff and students, and are held in the credit union conference room, from Noon until 1 p.m. on these dates.



JANUARY: Tuesday, 10th and Thursday, 26th

FEBRUARY: Tuesday, 7th and Thursday, 23rd

MARCH: Wednesday, 8th and Tuesday, 21st

APRIL: Thursday, 6th and Thursday, 27th

Come learn handy and valuable tips regarding money management, retirement issues, and more. To learn more, or to reserve a seat, please call **Infinity Financial Concepts, Inc.**, at **708.410.0400**.

“Lunch & Learn” With LCU

1st Quarter Education Sessions Announced

In our ongoing efforts to help you take control of your financial planning and well-being, we have scheduled another series of FREE “Lunch and Learn” sessions on matters that directly affect our financial strength:



Friday, January 27th:

Tips on **How to Shop for the Home Mortgage Loan that’s Best for You**

Wednesday, February 15th:

How to **Beat the Bad Guys at Their Own Game** – tips to keep your money – and yourself – safe and secure; how to **Combat Identity Theft and Financial Fraud**

Thursday, March 9th:

Money Management (for now and the future), **Retirement Planning**, and MORE

All sessions are from Noon until 1 p.m., in Room #150 in the SSOM. To reserve a space, please e-mail **Roseann** at **ruzzard@lumc.edu**, or call her at **708.216.4500**.

We're Proving that Less IS More because...

We Just REDUCED New Loan* Interest Rates BY A FULL 1%!

Through February 28, 2017, interest rates on NEW loans from Loyola Credit Union are **REDUCED by a FULL 1%!** AND, this **1% Rate Reduction is good for the life of the loan!**

This offer is good through February 28, 2017. Don't miss out! Call 708.216.4500 or stop by the credit union for more details.

*Regular credit rules apply. Not all Loyola Credit Union members will qualify. *Does not apply to Credit Revival or Pledge loans, or refinancing of existing Loyola Credit Union loans.*

