



THE

Money

Wire



Quarterly Newsletter | January/Winter 2012

LEYDEN CREDIT UNION
2701 N. 25th Ave., Franklin Park, IL 60131
847-455-8440 • www.LeydenCU.org
www.facebook.com/LeydenCU

'Twas The Month After Christmas

'Twas the month after Christmas and the bills were all due
The rates were so high, it made me feel blue.
I needed some help, that's the one thing I knew
So I picked up the phone and I called LCU!



THE HOLIDAY HANGOVER LOAN

Have the holidays left you with a huge balance on your credit card?

Do you know that the average APR on a credit card is 16.76%?

Pay off that credit card with a lower rate with our Holiday Hangover Loan!

The Holiday Hangover Loan

- 1% below your qualifying rate!
- 12 Months
- \$500 - \$5,000
- Available thru Feb. 29, 2012

RATES AS LOW AS

7.75% APR

Depending on your qualifying rate.

Subject to qualification. Restrictions Apply.

BALANCE TRANSFER DOUBLE REBATE REWARD

Check the interest rate on your credit card. Is it as low as ours?

- LCU Visa Gold 9.0% APR
- LCU Visa Classic 13.8% APR

If your rate is not this low, now is the time to transfer a balance over.

NO BALANCE TRANSFER FEE



2% CASH BACK REWARD UP TO \$100.00

when you make a balance transfer from any other credit card over to a Leyden Credit Union Visa Credit Card (normally, our reward is 1% up to \$50).



Subject to qualification. Restrictions apply. Valid through Feb. 29, 2012. APR=Annual Percentage Rate.

Jeanette Buff Celebrates 25 Years at Leyden Credit Union; Plans Semi-Retirement

On November 1st, Financial Services Representative Jeanette Buff celebrated her 25th year of service at Leyden Credit Union. Although she plans on scaling back her hours, she is not retiring just yet.

Jeanette's career at LCU began back in 1986 when she was a part-time teller at the former and smaller Grand Avenue location. Proving herself to be a valuable employee, she was asked to work full time after only two weeks. Over the years, she has had several positions and was eventually promoted to Financial Services Representative.

Throughout her career, Jeanette has seen it all. She feels that LCU's move to the larger and current home on 25th Avenue has helped expand business. "I don't know how we did it," she says in reference to the former location. She says that the presence from the marquee along with the location and size of the new building have helped drive members

into LCU. "Everybody has good things to say about this building," says Jeanette.

When it comes to servicing members, Jeanette says, "It's like family." Over the years, Jeanette has helped not only members, but also their children. And now with some families, she is servicing a third generation as the children now have families of their own.

Jeanette says she enjoys her job. However, after twenty-five years, she plans on semi-retiring. In the near future, she will be working three days a week.

One of the things she plans on doing in her spare time is catching up on the latest technology. Her granddaughter has been urging her to get on Facebook so that they can stay in touch more often. She also plans to do more traveling with her husband as they hope to take a trip to Alaska.



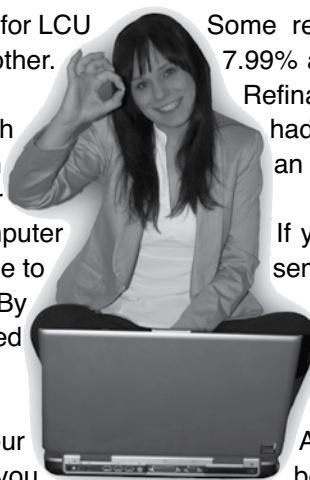
Jeanette was married to Dennis Jachim for twenty-eight years until he passed away from cancer. She has a son, a daughter, son-in-law, and one granddaughter. She has been married to Rich Buff for sixteen years. Fortunately for LCU, Jeanette is only semi-retiring. Hopefully she will be here for many years to come.

Let's Help Each Other: Please Send Over Your E-Mail Address

Our e-mail system has proven to be a valuable tool for LCU and its members. We definitely have helped each other.

One example on how it benefited members was with the power outages this past summer. Even though we were without power, we were able to e-mail our members from our smart phones and/or off site computer to inform members. Although a generator was able to power the Drive-Up, other operations were down. By reading their e-mail message, some members spared themselves from an unnecessary trip.

In addition to notices, we also send out e-mails on our promotions. If we're between newsletters and if you haven't made it to the branch in a while, we still want to let you know how we can save you money. By getting on our e-mail list, we will let you know when we're running specials.



Some recent promotions were our Holiday Loan at 7.99% and our "Reduce Your Rate by 2%" Auto Loan Refinance Special. Did you know about these? If we had your e-mail address you would have received an e-mail message.

If you would like to get on the e-mail list, please send an e-mail to **marketing@leydencu.org**. Just put your first and last name in the subject line. **For security, do not put your account number on the e-mail.**

Another communications vehicle we use is Facebook. If you're on facebook, please become a fan at **www.facebook.com/LeydenCU**. Each week, we're posting announcements, promotions, links to articles on money & finance, community events, and more.

BluePay Payment Processing is Available for Business Accounts

For the benefit of our business accounts, LCU has partnered with BluePay Payment Processing Solutions. Business accounts can count on BluePay's all-in-one merchant accounts for secure credit card processing, simplified. Merchants of all types and sizes can enjoy:

- Competitive Rates
- PCI Compliance and Security
- Reliable Customer Support, 24/7
- Streamlined Credit Card Processing
- Accounting and Software Integration
- Full Capabilities for All Your Payment Needs
- All-In-1 Solution to Eliminate 3rd Party Hassles



Furthermore, BluePay also offers advanced processing products, including: ACH Payments, Mobile Processing, POS Systems, Electronic Billing & Invoicing, Virtual Terminals, Credit Card Machines, and more.

If you're interested in learning more about BluePay, please call LCU at 847-455-8440, ext. 7107. We will take down your information and contact BluePay for you. They will send out a representative to call on you directly.

We encourage all of our business accounts to consider BluePay. They will be able to provide you a comprehensive quote to let you know exactly how much you can save.

LCU Offers FREE Financial Counseling From Accel

LCU provides its members with FREE access to Accel, a financial education and counseling program. You can receive assistance in many areas, including:

- Personal & Family Budgeting
- Money Management
- Debt Repayment
- Understanding Your Credit Report
- How to Improve Your Credit Score
- Avoiding Bankruptcy

For a free consultation, call Accel at 1-877-33ACCEL (332-2235). For more information, click on the Accel banner ad on our home page at www.LeydenCU.org.

Liberty Mutual Can Save Members on Insurance

LCU is consistently looking for ways to save our members money. One way is with our partnership with Liberty Mutual. Furthermore, if you see a new face around the credit union lobby on Fridays, it is Mary Southern, our new Liberty Mutual Group Representative. Liberty offers auto and home insurance. Mary is here on most Fridays. If you are in, stop by and see her so that she can give you a quote on insurance.

Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com
Call **877.SAVE.4.CU** (877.728.3428)
Visit **your local Sprint retail location**



Just tell them you're a **Credit Union Member** to get this exclusive offer.

Ask them to be attached to the NACUC_ZZM Corporate ID.

Buy Smart! Save Big!



SAVE

an average of
\$4,257*
OFF MSRP!

Save on Used Cars Too!

Call **800-500-7010** to save money now!



CarQuotes.com

RATES

Rates as of December 31, 2011. All rates are subject to change without notice. For current rates, please check our web site at www.LeydenCU.org or call LCU at 847-455-8440.

SAVINGS RATES

Regular Shares.....	0.401% APY*
Holiday	0.501% APY*
IRAs (passbook)	0.501% APY*
Tiered Money Market.....	1.120% APY*
Premier Share Draft.....	0.100% APY*

Call the credit union office or LAURA at 847-455-8440 or check our Home Page at www.LeydenCU.org for up-to-the minute Certificate rates.

LOAN RATES

For qualified buyers. All discounts included. Rates shown are lowest rates available. Your rate is base on credit performance.

Share Secured	2.50% APR†
Signature Loans	8.75% APR†
Variable Rate Home Equity Line of Credit.....	4.00% APR†
New Auto Loan.....	2.90% APR†
Used Auto Loan.....	3.40% APR†

VISA® CREDIT CARD

No Annual Fees • 25 Day Grace Period
Summer & Holiday Skip-A-Pay

Classic/Gold	
Share Secured	8.88% APR†
Gold.....	9.00% APR†
Classic.....	13.80% APR†

*Annual Percentage Yield †Annual Percentage Rate

Mark Your Calendars For LCU's Annual Shred Day

Shred Day will be held on Saturday, April 21, 2012. Please check next month's issue of *MoneyWire* for the exact time.

For those of you who do not know what Shred Day is, it is a free service that LCU provides its members where you can bring in any old documents that you want to be discarded, or "shredded". A special "shred truck" comes to the credit union for some industrial strength paper shredding.

Fee Change on Two Items

Please note the new fee on the following items. The new amount will be effective March 1, 2012.

•Non-Sufficient Funds	\$30
•Returned Check	\$15 (all accounts)



Haggle-free buying. Worry-free ownership.®

- 7 DAY REPURCHASE AGREEMENT
- 12 MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY
- VEHICLE CERTIFICATION
- 12 MONTH ROADSIDE ASSISTANCE
- FREE CARFAX® REPORTS

THE PERFECT USED CAR PACKAGE

WITH EVERY PURCHASE

You'll never have to haggle about prices!

For complete details, go to www.EnterpriseCarSales.com/central
FINANCING AVAILABLE FROM LEYDEN CREDIT UNION



Annual Meeting

Wednesday, March 21, 2012

5:00 p.m. at Leyden Credit Union

Slate of Directors

George Duffey	Robert Hjelmgren	Valerie Ignoffo
Carole Konetzki	Gene McCormack	David Olson
Ann Marie Scurto	Joseph Thomas, Jr.	
Gloria Murawska	Marlene Ricchio	

OFFICE & DRIVE-UP HOURS

Mon., Tues., & Thursday:	8:30 a.m. – 5:00 p.m.
Wednesday:	10:00 a.m. – 5:00 p.m.
Friday:	8:30 a.m. – 6:30 p.m.
Saturday:	8:30 a.m. – 12:30 p.m.
Sunday:	CLOSED

HOLIDAY CLOSINGS

LCU will be closed on the following dates:

Monday, January 16, 2012
Martin Luther King, Jr. Day

Monday, February 20, 2012
President's Day