

Visa Protection Program - IMPORTANT !

Take the time to register a password that protects you when buying online. "Verified by Visa", is a new service from VISA® that helps prevent unauthorized purchases .



All cardholders who regularly make online transactions should register their Visa Credit Cards and/or Check Cards and select a password for authentication purposes. Anytime you use your VISA Credit or Check card to pay for online purchases, an additional screen will request that you input your password. Unauthorized users will not know your password, and be denied further activity. Visit www.visa.com/verified and register your card(s) today.



VISA Check Card - Make the Right Choice

When making retail purchases using your VISA Check Card, you're usually given a choice between debit (point of sale [PIN] transaction) or credit (signature transaction). Always choose **credit**. VISA Check Card - Credit, [remember c/c/c].

In either case the amount of your transaction will be deducted from your checking account.

Just remember, Check Card - Credit [c/c/c].



Congratulations Award Winners

At the Illinois CU League Annual Convention in April, staff from Leyden Credit Union were acknowledged for their achievements.

2001 Certificate Program Honor Roll - STAR [Staff Training And Recognition] Program:

Diane Korinek, Shirley Kray, Trisha Peterson, Angie Ramos

- also -

2001 Lifetime Achievement Award

Wally Felt - LCU member

This award is given annually to a credit union member or employee who has made outstanding and ongoing efforts to promote the credit union industry. Wally, an employee of the Illinois Credit Union League, helped the teachers of District 212 organize LCU back in 1955. On behalf of all LCU members, thank you & Congratulations!

2002 Scholarship Winners



The Illinois Credit Union Foundation has reviewed all LCU applications and selected the following members to receive this year's Scholarship Awards. They are:

LAURA MC MURRAY	\$1000
ANNE MASTERS	\$1000
LAUREN BUONICONTI	\$ 500

Thinking about that new car you'd like to drive this Summer?

It's not too late.

Manufacturer's Rebates are certainly available, as dealers try to clear their showrooms for '03 models. Best vehicle price and low credit union financing are always the best option.

See the chart below to realize the savings of financing your next new vehicle at Leyden Credit Union.

Why not take advantage of dealer rebates and pay less for your next new vehicle?

	Dealer	LCU*
Vehicle Price	\$ 25,000.00	\$ 25,000.00
Dealer Rebate	- 0 -	[2,000.00]
Amt. Financed	25,000.00	23,000.00
60 mos. Rate	3.9%	6.0%
Monthly Payment	459.34	444.73
Total Interest	2,559.79	3,683.24
Total Cost	\$27,559.79	\$26,683.24
LCU SAVINGS		\$876.55

* Up to 72 month financing available.

Used Vehicle Rate ['98 model or newer] as low as New Vehicle Rate - 6.0% APR Restrictions Apply.**

** Annual Percentage Rate

SAVINGS RATES

Regular Shares	1.51% APY*
Holiday	1.51% APY*
IRAs (passbook)	1.51% APY*
Tiered Money Market.....	1.61% APY*
Premier Share Draft.....	.752% APY*

Certificates
Call the credit union office, LAURA or check our Home Page for up-to-the minute Certificate Rates.

*Annual Percentage Yield



LOAN RATES

(For Qualified Buyers All Discounts Included)

SHARE SECURED:
As Low As
5.75% APR†

SIGNATURE LOANS
As Low As
8.50% APR†

NEW AUTO LOANS:
As Low As
6.00% APR†

USED AUTO LOANS:
As Low As
6.00% APR†

VARIABLE RATE
HOME EQUITY LINE OF CREDIT
Prime Rate **4.75% APR†**

VISA®
No Annual Fees - 25 Day Grace Period
Summer and Holiday Skip-a-pay
Classic/Gold Share Secured **8.88% APR†**
GOLD **9.00% APR†**
Classic **13.80% APR†**

† Annual Percentage Rate

Rates as of 6/30/02. All rates subject to change without notice.



Did You Know?

Leyden On-Line . .

- Protecting your VISA Credit and Check Cards is very important and very easy.
Log onto www.visa.com/verified and register your card(s) today.
- The following websites offer great information for first-time home buyers.
Visit: www.hud.gov/buying/index.cfm & www.practicalmoneyskills.com

Promotions

- NEW Used Vehicle Rate** ['98 model or newer] as low as New Vehicle Rate - 6.0% APR* Restrictions Apply.
- Vacation Loan** - Borrow up to \$3,000 at 7.0% APR* until 8/31/02. 36 month repayment. Restrictions apply.

HOME EQUITY FEES WAIVED

- Closed End Home Equity Loans** of \$20,000.00.
Variable Rate Lines of Credit of \$20,000+ with initial draw of \$10,000+
- Transfer your current vehicle loan balance to LCU & Save as much as 1.0% APR* off your current rate.
- Home Equity Variable Rate Loan** - Closed End with 15 year Repayment
Variable Rate determined by Prime Rate with floor of 4.00% APR / CAP of 18.0% APR*
- Paying more than 9.0% APR on credit card balances? LCU's VISA Gold card is only 9.0% APR* with **NO Annual Fee, No Cash Advance Fee, No Variable Rates.**
1% Rebate on Balance Transfers from other financial institutions (up to \$50)

*APR - annual percentage rate



July, 2002

Quarterly Newsletter

NEW LEYDEN ONLINE IS HERE !

The benefits of our new Leyden Online include:

- Current dividend rates
- Current and Previous year dividends earned on share accounts
- Loan history including breakdowns of payments in principal and interest
- Loan interest rate, due date, payment amount, payoff amount, and current and previous years interest paid
- Stock quotes
- All accounts may be downloaded into Quicken or MS- Money
- Set up account transfer schedules



Leyden Online Bill Payment enhancements include:

- Electronic Bill Presentment* with automatic payment
- Bill payment inquiries directly to Checkfree (Expedites resolutions)

*Electronic Bill Presentment will allow you to receive your monthly bills from vendors such as Com Ed, SBC Ameritech and many others via email.

Leyden Credit Union Ground Breaking June 10, 2002



Leyden Credit Union's Board of Directors together with Sandra O'Sucha, President/CEO, David Lukas, VP Operations, and Franklin Park Mayor Daniel Prittchet broke ground to mark the official start of building on June 10, 2002.



www.leydencu.org