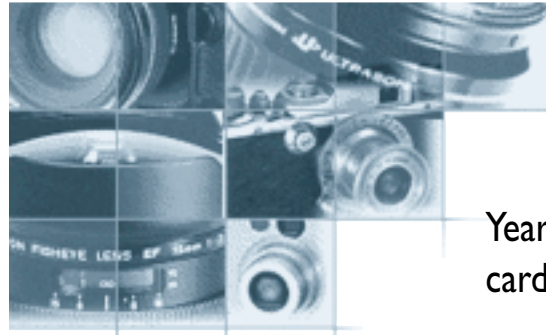


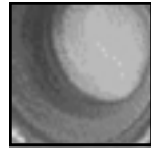
Cash Back Credit Cards

See the Complete Picture



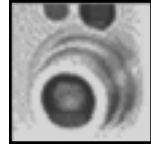
Year-end cash back seems to have strong appeal to credit cardholders ... Why?

If you're one of the many that usually carries a balance, it's costing you more.



After any initial period of Zero Percent Financing is over, the rate for Discover Platinum Card is 13.99% APR*

Pay **at least 4.75% less** throughout the life of any balance with LCU VISA Gold



Discover Card - **Standard Rate** can vary monthly and is equivalent to Prime Rate [4.75% APR] PLUS 9.24% APR = 13.99% APR

LCU'S VISA Gold is a **FIXED** rate - **9.0% APR**



Rate for Cash Discover Card Cash Advance Fee - 3% of each advance with \$5.00 minimum

LCU's VISA - NONE



APR for Cash Advances with Discover Platinum Card = 20.99% APR

LCU VISA Gold Cash Advances [same as purchases] = **9.0% APR**

Take five minutes to talk with a Financial Service Representative who will transfer your balance to LCU. Pay less on the amount you owe and continue saving by using your LCU VISA card.

Visa Protection Program - IMPORTANT !



"Verified by Visa", is a new service from VISA® that helps prevent unauthorized use of your VISA card On-Line.

LCU is a participating financial institution.

Visit www.visa.com/verified and register your card(s) today.

Less than 10% Qualify for 0% Vehicle Financing!

According to Newsweek magazine, only 9% of buyers qualify for Manufacturer's 0% financing.

Don't begin shopping determined to drive home a new vehicle, and pay more than necessary. Last Fall, shoppers were so busy congratulating themselves on 0% financing that they forgot to negotiate the price of the vehicles and paid too much! That can happen only when you begin shopping before knowing all the facts. Begin price negotiations with a salesperson "from the bottom [dealer cost] up" and not "from the top [window sticker] down".

A tool to help you do that, and exclusively for credit unions members, is **CarQuotes**. Call **CarQuotes** at **1-800-500-7101** for a comparison of Manufacturer and Dealer prices for new vehicles and the NADA (National Automobile Dealers Association) for used vehicles.

Talk with a Financial Service Representative and arrange any financing. Visit the recommended dealerships with check-in-hand, for the amount your vehicle should cost. If you prefer, visit our website and use **CarQuotes** for:

- Up-to-the-minute Rebate Information so you can immediately subtract it from the window price.
- Geographic Search to locate specific makes/models of new and used vehicles inventory.
- Online LCU Loan Application so you can be equipped to pay for your vehicle with low-interest financing from a financial institution whose main purpose is to help members save.

LCU will BEAT a dealer's loan quote by 1/8%, to a floor of 5.9%.APR*. Just bring proof of the rate you've been quoted. See for yourself how working with LCU can save you big dollars and time.

	Dealer	LCU
Vehicle Price	\$25,000.00	\$25,000.00
Rebate**	-0-	[3,000.00]
Amt. Financed	\$25,000.00	\$22,000.00
36 mos. Rate	0%	5.9%
Monthly Payment	\$694.44	\$668.36
Total Cost	\$25,000.00	\$24,060.65
TOTAL SAVINGS - \$939.35		

*APR - Annual Percentage Rate Members must qualify for 5.9% APR.

**Example is based on rebate available for 2002 Buick LeSabre until October 31, 2002.

SAVINGS RATES

Regular Shares	1.26% APY*
Holiday	1.00% APY*
IRAs (passbook)	1.26% APY*
Tiered Money Market.....	1.37% APY*
Premier Share Draft.....	.50% APY*

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

*Annual Percentage Yield



Did You Know?

Use Leyden On-Line to view your accounts at your convenience. Simply bring up our website and link to Leyden On-Line. Your Personal Identification Number for LAURA [audio response] can be used for initial sign-in.

Members can now view their accounts, as well as those accounts on which they are joint owners.

First Mortgages are available to LCU members. Call our processor, Service Corp. Mortgage, at 1-800-344-7846.

LCU Credit Card - Skip-A-Pay. LCU has offered cardholders the opportunity to skip monthly payments in December and January for years. Many other financial institutions are just considering this convenience. Make a note to skip those payments this year.

Take a minute to read important information about Internet security the next time you use Leyden On-Line. Your browser may need to be updated by following the simple instructions provided.

You can protect yourself from unauthorized use of your VISA card online by establishing a password. Go to www.visa.com/verified and register your card.

Ongoing Promotions

LCU will BEAT dealer financing by 1/8% (floor 5.9% APR). That's on any new vehicle [regardless of make or model]! Just bring in proof of the dealer's offer.

By refinancing your new vehicle at LCU save as much as 1% off your current rate [floor is 5.9% APR]

Save by Refinancing your Home Equity Loan at LCU - 4.75% APR [Prime Rate]
NO CLOSING COSTS on loans of \$20,000 or more.
FEES WAIVED on \$20,000 Lines of Credit with initial draw of \$10,000 +.

1% Rebate if you transfer the balances from other credit cards to one of Leyden Credit Union's VISA cards (maximum rebate \$50).

VISA Gold Card is now 9.00% APR - Apply today!*



October, 2002

Quarterly Newsletter

We Are MOVING



Temporary Office Hours During Week of Move

Please bear with us, *beginning December 11th*, when we start moving equipment to our new office at 2701 N. 25th Street (Franklin Park). We appreciate your consideration as temporary workspace will be used to accommodate you. Our business hours during that week will be:

- Monday, Tuesday, Wednesday (Dec. 9, 10, 11) - 8:30 a.m. - 5:00 p.m.
- Thursday (Dec. 12) - 10:00 a.m. - 5:00 p.m.
- Friday (Dec. 13) - 8:30 a.m. - 6:30 p.m.
- Saturday (Dec. 14) - CLOSED

We will be open at 8:30 a.m. [resuming regular business hours] on Monday, December 16 at our new location - 2701 N. 25th Street.

LAURA and Leyden On-Line (home banking) will be available during this moving week, but may be occasionally inaccessible. Thank you for your patience.

Introducing ... New Beginnings Program

Are young people you know beginning that time of life when they realize what "major expenses" are? It may be the cost of school tuition, a vehicle for transportation to work or other expenses to get their career started.

The New Beginnings Program is designed to help members, 18-24 years old, with many of these financial struggles.

The only requirement to be part of the New Beginnings Program is that they join before the age of 21, and maintain an active LCU Basic Checking account. (There is no minimum balance requirement for checking and the monthly fee is waived.)

The New Beginnings Program offers convenient access to low-cost funds for first-time borrowers who haven't yet established a credit profile.

By the time members have been in the program several years, good credit should have been established and financial management should be well in hand. LCU wants to help young people establish a strong financial foundation for the many challenges that lie ahead.



LOAN RATES

(For Qualified Buyers All Discounts Included)

SHARE SECURED:
As Low As
4.75% APR†

SIGNATURE LOANS
As Low As
8.50% APR†

NEW AUTO LOANS:
As Low As
5.90% APR†

USED AUTO LOANS:
As Low As
6.50% 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 9/30/02. All rates subject to change without notice.



www.leydencu.org