

SAVINGS RATES

Regular Shares753% APY*
Holiday753% APY*
IRAs (passbook)	1.26% APY*
Tiered Money Market.....	.853% APY*
Premier Share Draft.....	.501% 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?

- Purpose of passwords is security and confidentiality. Please consider any request to verify your identity as a safeguard LCU is taking to ensure your privacy at LCU. Remember to establish a password that is meaningful to you and any joint owner of your account(s).

Administrative Fees

Letter for borrower to take auto out of the country	\$10.00
Release lien to auto title letter (lost title)	\$10.00
Replace home equity release deed	\$10.00

Effective May 15, 2003

LOAN RATES

(For Qualified Buyers All Discounts Included)

SHARE SECURED: As Low As 4.75% APR†	SIGNATURE LOANS As Low As 6.90% APR†
NEW AUTO LOANS: As Low As 5.90% APR†	USED AUTO LOANS: As Low As 5.90% APR†

VARIABLE RATE
HOME EQUITY LINE OF CREDIT
Prime Rate **4.25% 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 3/31/03. All rates subject to change without notice.



Promotions

- See inside of newsletter for details about current Used Auto Loan, Signature Loan & Home Equity Loan Specials.
- Transfer credit card balances and save up to **1% APR** on balances transferred. [maximum rebate is \$50.00]
- 15-Year First Mortgages now available at LCU in addition to 30 year mortgages.
NO FEES 15-year mortgages of \$20,000+

Open House

February 1-8, 2003

COMPUTER WINNER
Andrew Awdziejczyk with President, Sandra O'Sucha

MEMBERS
[l-r] Anthony Siekierski and Alvin Martin

RIBBON CUTTING
Back Row: Dave Olson [Board], Val Ignoffo [Board], David Lukas [VP LCU], Joe Thomas Jr. [Board], Paul Sharp [Village of Franklin Park] Front Row: Don Edwards [Illinois Credit Union System], Ann Marie Scurto [Board], Carole Konetzki [Board], George Duffy [Board], Rob Hjelmgren [Chairman], Sandra O'Sucha [President/CEO], Gene McCormack [Board]

New Beginnings – Special Program for Young Adults

Perhaps someone in your family has or will turn 18 during 2003. Are they prepared for the financial responsibilities of school in the fall or work ahead?

LCU recommends joining our New Beginnings program. It is designed to help young members get started in the right direction with their financial needs. Major benefits of the program include free checking and home banking, as well as credit cards and vehicle loans in their own name and at special low rates.

People 18 – 21 years old are welcome to join. Benefits of membership continue until age 25. Please pass on word to someone you care about and would like to see get the right start. Have them call today for an appointment to join or further information about LCU's New Beginnings Program.

Leyden Credit Union • 2701 N. 25th Avenue • Franklin Park, Illinois 60131 • tel: (847) 455-8440 • www.leydencu.org



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COMPARE THE LATEST FINANCING OPTION FROM AUTO DEALERS



Total Cost & Monthly Payments are still Lower at LCU

Auto dealers have introduced a new dealer discount designed to finance the vehicle and still give cash back. It sounds outstanding, but take a moment to figure it out in black-and-white. **Credit Union financing is still best.**

	Manufacturer	Dealer *	LCU
Cost	\$20,000	\$20,000	\$20,000
Rebate	-0-	[2,000]	[3,000]
Amt. Financed	\$20,000	\$18,000	\$17,000
Rate (APR)	0 %	2.9%	5.9%
Term	36 months	36 months	36 months
Monthly Payment	\$555.55	522.73	516.36
TOTAL COST	\$20,000	\$18,818.63	\$18,595.61

*Above calculations illustrated a sample cost comparison of a 2003 Mercury Sable taken from the NADA Guide - Online Vehicle Pricing Information - March, 2003

Regardless of whether you take the \$3,000 manufacturer's rebate or \$2,000 dealer's rebate, LCU financing provides the best savings.

Learn the dealer cost of the vehicles you're considering, as well as any rebates currently available. View LCU's [leydencu.org] website and link to CarQuotes.

When you're satisfied that LCU will save you the most, apply for your loan online, by telephone or in person.

Visit that dealership with check-in-hand for the amount you're willing to pay.

USED AUTO RATES as low as NEW - 5.9% APR Until April 30, 2003



Tap into the equity of your home as a low-cost source of funds for major home improvement repairs, tuition bills or consolidating debt at one low interest rate.

LCU's Home Equity Loan is ideal for members needing a specific amount of money with a fixed repayment schedule.

Home Equity Loan Special

4.9% APR*

FIXED RATE
36 MONTH CLOSED END

**No Fees on loans of \$10,000+
Available Until 5/31/03**

Interest may be tax deductible. Consult your tax advisor regarding the deductibility of Interest.



Spring Fun Special – Signature Loan

6.9% APR*

Whether it's "sailing into the sunset" or "rollin, rollin, rollin..." This summer LCU can help you find the funds for major recreational expenses. Special Financing for:

- Boats
- Trailers
- Campers
- Motorcycles
- RVs



Special Rate available until May 31, 2003.

* APR - Annual Percentage Rate

Up to 36 month repayment