



## Extra 1% APR\* Discount on Used Autos Until January 31, 2003

With new vehicles being so expensive and tighter household budgets, the market for Used Cars is stronger than ever. For example, a 2-3 year old vehicle has depreciated and is much more affordable while providing the same comfort and quality ride.

Until January 31st, LCU will discount the best Used Auto rate that you qualify for by an additional 1.0% APR\*

Take advantage of your LCU membership and call toll-free to learn the NADA (National Auto Dealers Association) value of vehicle you're considering. Just call 1-800-500-7010, and request a FREE CarQuote. If you prefer, view the National Buyer's Federation link from our website. Learn estimated values, trade-in prices and much more.

\* APR – annual percentage rate

### A Note of Thanks. . .

LCU would like to thank all members for their patience and understanding during the month of December. You contended with rearranged business hours, different phases of packing and intermittent phone service.

During our relocation we had some challenges, particularly with moving the phone lines to our new building. While we did all we could to make the move as smooth and seamless as possible, things don't always go according to plan – especially when relying on third parties.

Thank you again for your patience with our “growing pains”. We apologize for any inconvenience that you've endured.



Thank you to all who generously donated to the Children's Miracle Network (CMN) during our annual collection in 2002.

CMN is a fund-raising organization to help treat children suffering from every type of disease/injury. Our contributions will be put to good use, assisting several Children's Hospitals in the state of Illinois.

## Open House Schedule of Events

|                       |   |  |
|-----------------------|---|--|
| Saturday, February 1  | Ribbon Cutting/Dedication<br>Building Tour  | 8:30 a.m.<br>11:00 a.m.  |
| Monday, February 3    | Dist 212 – String Arrangements<br>Building Tours  | 3:30 p.m.<br>12:00 p.m. & 4:00 p.m.                                  |
| Tuesday, February 4   | District 83 - Music Ensemble<br>Building Tours  | 3:30 p.m.<br>12:00 p.m. & 4:00 p.m.                                  |
| Wednesday, February 5 | “Understanding Credit Reporting” – Trans Union<br>Dist 84.5 – Musical Group<br>Building Tour                  | 10 a.m./12 p.m./2 p.m.<br>3:30 p.m.<br>12:00 p.m. & 4:00 p.m.        |
| Thursday, February 6  | District 81 – Musical Duets<br>Building Tours<br>Financial Aid – Triton College                               | 3:30 p.m.<br>12:00 p.m. & 4:00 p.m.<br>1:00 p.m. - 4:00 p.m.         |
| Friday, February 7    | District 84 Jazz Band / Vocals<br>Building Tours  | 3:30 p.m.<br>12:00 p.m. & 4:00 p.m.                                  |
| Saturday, February 8  | Family Portraits<br>Franklin Police – Child Identification<br>Building Tour<br>Grand Prize Drawing – Computer | By appointment<br>9:00 a.m. – 12:00 p.m.<br>11:00 a.m.<br>11:30 a.m. |



*Be sure to enter the Grand Prize Drawing for a chance to win a personal computer.*

## SPECIAL PROMOTIONS FEBRUARY 1st – 8th

New Members – The required deposit of \$25.00 is waived for those that open checking.

New Checking Accounts – First 50 checks are FREE. LCU will buy your old checks for 10¢ each – up to \$10.00

New & Used Auto Loans\* – No Payments / No Interest until May 15, 2003. (1999 or newer vehicles)

Home Equity Loans - 1% Discount on 60 months / closed end loans. NO FEES.

\*APR – Annual Percentage Rate  
Restrictions Apply

# SAVINGS RATES

|                          |            |
|--------------------------|------------|
| Regular Shares .....     | 1.00% APY* |
| Holiday .....            | .753% APY* |
| IRAs (passbook) .....    | 1.26% APY* |
| Tiered Money Market..... | 1.11% 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?

In December, Leyden Credit Union's office was closed for only four hours during the entire transition from one building to another. This exceptional efficiency is a compliment to all LCU management and staff.

LCU Scholarship Applications are available from the Receptionist. Any credit union member beginning or returning to a college/university for the 2003/2004 school year is eligible to apply. All completed applications must be received no later than April 15, 2003.

## Ongoing Promotions

Refinance any new vehicle [regardless of make/model] at LCU and **save as much as 1% off your current rate**. LCU floor rate applies to all refinances.

Transfer balances from high interest credit cards at other financial institutions and SAVE. Take advantage of a **1% rebate on all balances transferred** [maximum rebate is \$50.00].

Refinance your Home Equity Loan at LCU – Floor rate is Prime Rate [currently 4.25%]. **Fees are waived** on loans of \$20,000+ and lines of credit for \$20,000+ with initial draw of at least \$10,000.

Until January 31, 2003 – finance a used vehicle ['97 or newer] at LCU and receive an **additional 1% discount off the best rate you qualify for**.

Restrictions apply. Subject to change.

# 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 **4.25% 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 12/31/02. All rates subject to change without notice.



[www.leydencu.org](http://www.leydencu.org)



January, 2003

Quarterly Newsletter

## LCU Move Successful

The Board of Directors, management and staff of LCU are very excited about our new building – now on 25th Avenue, just south of Grand Ave. As planned, our first day of business here was December 16, 2002.



2701 N 25th Avenue • Franklin Park, IL

The same friendly faces are here to serve you. Some of the new ways that we can provide more convenient and efficient member service include:

- Two Drive-thru lanes enable members to make deposits, withdrawals, loan payments and cash checks.
- A 24 hour ATM drive-thru for cash withdrawals.
- A spacious parking lot for your convenience.

Drive-thru hours will be expanded after we've had a chance to analyze daily traffic patterns.

**Thank you for your patience throughout the transition.**

## Open House February 1st – 8th

LCU will be hosting an Open House February 1st – 8th.

Please mark your calendar to stop in that week and tour the new building.

See article on page three for times of tours and other daily activities.

Members that visit during the week of Open House will be eligible to enter the Grand Prize Drawing for a personal computer.

[Winner need not be present at the time of drawing.]