

SAVINGS RATES

Regular Shares	0.652% APY*
Holiday	0.652% APY*
IRAs (passbook)	0.904% APY*
Tiered Money Market	0.753% APY*
Premier Share Draft	0.401% APY*

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 4.75% APR†	New Auto Loans: as low as 3.90% APR†	VISA® No Annual Fees 25 Day Grace Period Summer & Holiday Skip-a-pay
Signature Loans as low as 8.50% APR†	Used Auto Loans: as low as 5.50% APR†	Classic/Gold Share 8.88% APR†
Variable Rate Home Equity Line of Credit Prime Rate 4.00% APR†	† Annual Percentage Rate Rates as of 9/30/03. All rates subject to change without notice.	Gold 9.00% APR†
		Classic 13.80% APR†

Did You Know?

- You can submit suggestions to the credit union via email by sending a note to suggestionbox@leydencu.org. We are always looking for ways to better serve our membership. We'd especially like to hear from our members about how you would like us to celebrate our Golden Anniversary that is coming in 2005!
- Membership in LCU makes a great gift for any family member. Share the benefits of membership with your family, friends, and co-workers.

Holiday Closings

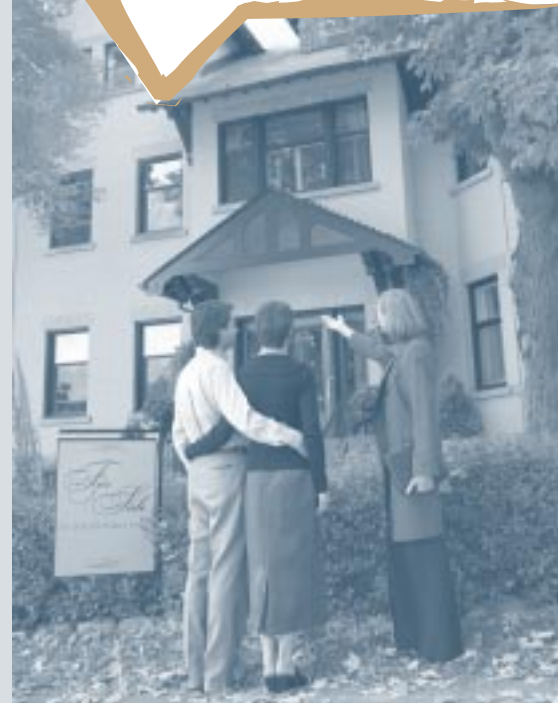
LCU will close at 2:00 PM on Good Friday, April 9th. LCU will be closed on Monday, May 31st for Memorial Day.

Fee Changes

Effective May 15th the Stop Payment Fee will be \$25.00 per Stop Payment.

Office / Drive-Up Hours

Monday, Tuesday, Thursday:	8:30a.m. – 5:00p.m.
Wednesday:	10:00a.m. – 5:00p.m.
Friday:	8:30a.m. – 6:30p.m.
Saturday:	8:30a.m. – 12:30p.m.



PROMOTIONS

Looking to buy a new house? Keep LCU in mind. We can provide for all your first mortgage needs with our mortgage partner Service Corp Mortgage. Service Corp can be reached at 1-800-344-7846. LCU is currently paying up to \$750 in closing costs to help you get into your dream home.

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THE MONEY WIRE

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

Quarterly newsletter
April 2004

DOUBLE HEADER SWEEPSTAKES

Two Teams – Two Chances to Win!



Leyden Credit Union is celebrating spring and the start of what is hopefully a championship season for Chicago Baseball. Any member that takes out a auto loan with LCU from April 1st through June 4th, 2004 will get an entry into our **DOUBLE HEADER SWEEPSTAKES**. When you sign your loan papers, you'll get an entry form on which you will write down the number of regular season wins that either the White Sox, or the Cubs will have this year.

At the end of the season, the member that guesses correctly for each team will have their **loan rate reduced to 0%** for the remaining term of the loan. If there is more than one correct guess, one winner will be chosen from the qualifying entries. If there are no correct guesses, the member with the closest guess will have their rate reduced to 1.9% APR for the remaining term of the loan.

Is This Your Dream Car?...

– Or –

In addition to the **DOUBLE HEADER SWEEPSTAKES**, each loan closed will be entered into a drawing for two tickets to a Cubs or Sox game. The first winner drawn will get their choice of the Cubs or Sox tickets, and the second winner picked will get the remaining pair. All checking accounts opened that are approved for a LCU Check Card also gain entry into the ticket drawings.



Maybe This Is!

Introducing a New, Improved version of myccinfo.com.

Starting April 26th, myccinfo.com is moving to eZCardInfo.com. eZCardInfo.com expands the capabilities of myccinfo.com. With myccinfo.com, LCU Visa Credit Card holders can view a snapshot of their credit card account information. The information available to view includes: balance, credit limit, available balance, cash advance limit, minimum payment due, due date, last payment amount and date, and up to the previous 10 transactions since your last statement. Your information is updated on a nightly basis.

With eZCardInfo.com, the information at your fingertips blows away what we currently give you at myccinfo.com. Not only are you given all the info from myccinfo.com, but you also get:

- six months of statements, which will expand to eighteen months
- online payment authorization from your checking account
- online reports and transaction searches
- emailed alerts
- online dispute forms

You can view a demo of the new features at www.ezcardinfo.com/demo/eZCardInfo. All members that are currently enrolled in myccinfo.com will automatically be migrated into the new product on April 26th. Once the new site is available, please log in and view the site and give us feedback as to whether or not you like the new features.



It's here . . . MEMBERS-ONLY SPRING SALES EVENT

Save Time, Energy, And Best of All...Money!

Take advantage of your Credit Union's Members-only Spring Sales Event. Just call us at 800-500-7010, and let us know what you'd like to drive. Or visit www.carquotes.com to get your low pre-negotiated price right up front. We'll provide you with your special savings certificate and direct you to our authorized CarQuotes dealership. Simply present your certificate at the dealership as proof of pricing, pick out your vehicle and drive off with incredible savings.

Beat 0% Financing

Rebates are at record high levels, as high as \$4,000! By taking the cash rebate instead of 0% financing and adding the rebate to your down payment, you reduce both the amount you are financing and the total interest you will pay over the term of the loan. When you combine the rebate with our low rates, your monthly payments will, in many cases, be lower than with 0%, which makes financing with us more attractive than ever. Call us and we will calculate your monthly payments and the savings you can achieve.

Great Used Cars With EXTRA Members-Only Discounts

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CarQuotes[®]

Box Score

	March 1984	March 1994	February 2004
Assets	\$8,026,818	\$26,044,385	\$53,990,090
Member Savings	\$7,783,455	\$23,855,069	\$47,449,860
Member Loans	\$4,005,150	\$18,505,215	\$27,317,643

PRESIDENT'S MESSAGE

Working To Improve Our Members' Financial Well-Being

The title of this series of articles is our new mission statement, even though it's what we've been doing for our members since 1955.

Membership. What does it mean to be a member of Leyden Credit Union? Is being a member of Leyden Credit Union any different than being a customer at Charter One, TCF, LaSalle, Harris, or Bank One?

When my father brought me to Leyden Schools Credit Union in 1986, membership meant nothing to me. In my mind, this was simply another kind of bank. It was a convenient place to have my checking account when I was away at school so that it would be easy for him to transfer money into my account from his on the *rare* occasion that I needed money.

I didn't understand the difference between LSCU and a bank. I didn't realize what the difference was until I started working here in 1993. Leyden Credit Union, and all credit unions are not for profit businesses. We are member owned. You are our owners. Our member-elected Board of Directors are elected from our membership and volunteer their time, at least once a month, to help direct the credit union to better serve the best interests of all of our members. Banks are run to serve the best interest of their owners as well. However, the banks owners are not the account holders, they are anonymous stockholders that many times have no other affiliation with the bank.

The reason that this matters is that you have a say in how LCU is run. We're here only for the sake of serving our members. Our goal is to save you money by offering better loan rates, make you money by offering better savings rates, or save you time by offering products and/or services that make things as convenient as possible for you. We're not here to make money off of our members. Any money that is made by the credit union after paying dividends is put back into the credit union to make the credit union stronger and safer for you, our owners.

Membership matters. Membership is ownership. The staff works for you. We realize you have many financial choices available to you and thank you for your valued membership. Be sure to make your membership count. If we don't recommend ways to make or save you money, ask us. Help us, help you make your financial life better. Membership is a great thing. I'm grateful that my dad shared it with me. Share the benefits of membership with your friends and family. It's one of the most valuable gifts that I've ever received.

David Lukas, *Leyden Credit Union - President/CEO*



Series 1

Benefits of Membership