

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†	SIGNATURE LOANS As Low As 6.90% APR†
NEW AUTO LOANS: As Low As 3.90% APR†	USED AUTO LOANS: As Low As 3.90% APR†
VARIABLE RATE HOME EQUITY LINE OF CREDIT Prime Rate 4.00% 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 9/30/03. All rates subject to change without notice.



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.
- LCU now has a coin counter in our lobby. There is a small 3% fee that we charge members (6% for non-members). The fee is unfortunate, but necessary to help offset the cost of the machine, and the cost of processing the coins. Since we are a not for profit organization, we try to split our income and expenses as equitably as possible among all membership. Therefore, when we have a specialized purchase like the coin counter, we feel it is fairest to assess a fee to the members that use the machine rather than having all of membership share the cost equally.

Holiday Closings

LCU will be closed on Monday, January 19th for Martin Luther King Jr. Day and on Monday, February 16th for President's Day.

Annual Meeting

THE ANNUAL MEETING OF MEMBERSHIP will be held at the Credit Union office on Wednesday March 17th at 5:00 PM. All members are encouraged to attend.

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.



The Money Wire

January, 2004
Quarterly Newsletter

Below is a representation of your LCU home page that can be found at www.leydencu.org. If you haven't visited the site, you're missing out on a whole lot. The home page is split into two sections. The top section contains links to information that gives you everything that you could possibly want to know about LCU and has our hottest promotions. There are also links to access your accounts via Leyden Online. Or, if you haven't seen it yet, you can demo Leyden Online. If you like LAURA, you'll love Leyden Online. The bottom section is a table of links to our business partners and/or vendors that we use to enrich your financial life.

Home | Promotions | Savings | Loans | Rates | Services | Online Services | About LCU | Other Links

Back By Popular Demand!

Bring your auto loan to LCU and Shave **2%* off your current rate.**



*Floor of 3.9% APR (Annual Percentage Rate)
Existing LCU auto loans do not qualify / Restrictions apply

Apply Online!



**SAVE up to \$750.00
in Closing Fees**

Mortgage / Refinance Special



Limited time offer
Restrictions Apply

Access
Leyden On-Line

Learn About
Leyden On-Line





Click on this icon to register your LCU credit and debit cards with the Verified by Visa program. This program protects you by issuing you a password that is used in all online transactions



Click this icon to access your free car buying service. There is an absolute wealth of information at your fingertips on this site. Obtain the exact price that a specific dealer will sell you a new or used car. Research current manufacturer rebates. Get the black book value of your current vehicle to use as a trade in, and much more.



This link will bring you to a surcharge-free ATM locator.



Mortgages

If you're looking to buy a home, or refinance your first mortgage, you'll want to click on this link. This link takes you to our Mortgage packager. They take care of you from application up to loan disbursement, where we take over.



Looking for a certified used car? Search by make & model, or by body style. Enjoy the convenience of shopping in your bath robe. When you find the car you want, contact LCU for financing.



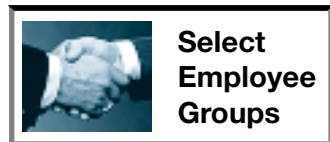
Do you want to learn what your credit score is? If you're curious, click on this link and it will lead you to a site that will give you access to obtaining your credit record with your credit score. Verify that all the items on your credit report are truly yours. Learn about what makes up your score. There is a wealth of information on this site.



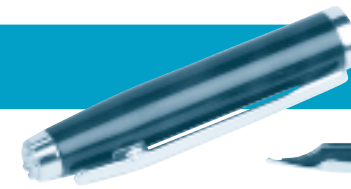
This is another information rich site that is hosted by our partner CUNA Mutual. This site is for members that are interested in their financial future. There are opportunities to protect your family with insurance, there are investment options for members looking to building a retirement nest egg. The site offers stock quotes, market index information, financial news, and much more.



Access this link to file your federal and state taxes. Tired of filling out your tax forms by hand? Try TurboTax for the Web. This site allows you to file your taxes electronically. It's easy to use and automatically inserts all the appropriate forms needed to complete your return. Once you try it, you'll never want to file by hand again.



This is a link of all the employee groups that are a part of the LCU family. This link is primarily a research tool for nonmembers of the credit union that may be looking to join LCU.



PRESIDENT'S MESSAGE

WORKING TO IMPROVE OUR MEMBERS' FINANCIAL WELL-BEING

Saving for the Future

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.

LCU has many savings opportunities for our members. Whether you're saving for a special vacation, holiday expenses, retirement, or simply to build a nest egg for a rainy day, we've got an account for you. We offer secondary savings accounts, vacation accounts, holiday accounts and IRAs. LCU members can enjoy even greater savings by opening up a Money Market Account or a Share Certificate.

With direct deposit any LCU member can easily set money aside on a regular basis to save up for any need. Many LCU members have their loan payments directly taken out of their direct deposits, or electronically transferred from another financial institution. When your loan is paid off, don't stop your allocation or electronic transfer. Let the allocation continue and instead of paying LCU, pay yourself! Take the money and put it into a Money Market account, or a vacation account, or even an IRA.

This is money that you were able to do without while paying off your loan. So, unless you have other high interest loans and/or credit cards that should be paid off first, pay the money to yourself. You'll be amazed how quickly the money can add up. The benefit to you is that when you want to buy that next new car, or home entertainment center, or go on vacation, you'll already have the money saved up. Therefore, you can pay for your purchase with cash, forego the financing, and save yourself a lot of money in the process. You'll also feel more secure and have peace of mind that you have some money to fall back on in case of unexpected expenses. Call a Financial Service Representative today to let us help you achieve your goals. (847-455-8440)

PROMOTIONS

Back by popular demand – The 2% auto refinance special! We will beat the rate you have on your vehicle loan at another financial institution by 2%, down to a floor of 3.9% APR.

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.

Did you run up your high interest rate credit cards during the Holidays to get your airline miles? That's ok, you can still do a balance transfer to your LCU VISA GOLD at our low, FIXED rate of 9% APR and receive as a bonus, 1% of your balance back to you in cash, up to \$50.

Box Score	December 1983	December 1993	November 2003
Assets	\$7,635,135	\$25,412,519	\$54,016,182
Member Savings	\$7,415,560	\$23,290,834	\$47,582,352
Member Loans	\$3,617,239	\$17,791,002	\$27,394,025

We used November figures for 2003 because the final numbers for December were unknown at the time we sent the newsletter to press.