

SAVINGS RATES

Regular Shares	0.753% APY*
Holiday	0.753% APY*
IRAs (passbook)	1.005% APY*
Tiered Money Market	0.954% 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 4.50% APR†	Classic/Gold Share 8.88% APR†
Variable Rate Home Equity Line of Credit Prime Rate 4.75% APR†	† Annual Percentage Rate Rates as of 6/30/04. 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 account transfers are set for October 15th.
- LCU will be hosting a Life Line Screening at the LCU office on October 26th. Please call 1-800-324-1851 for information and registration.

Holiday Closings

LCU will be closed on Monday, October 11th for Columbus Day, on Thursday, November 11th for Veteran's Day and Thursday and Friday, November 25th and 26th for the Thanksgiving Holiday.

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.

FALL for your **NEW CAR**
MEMBERS-ONLY AUTUMN CAR SALE
Hurry, sale ends November 20!

Your Credit Union has partnered with CarQuotes® to provide you with a safe and hassle free way to save time and money on your next new or used vehicle purchase.

CarQuotes® and your Credit Union offer you the total package:

- Pre-negotiated up-front pricing as low as \$1 over invoice
- Great rates and fast approvals from your Credit Union
- Comprehensive research and pricing tools
- Personal Auto Advisors
- Rebate information

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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
October 2004

Kick Me

I forgot to finance with Leyden Credit Union

That's alright! We will give you another chance to save money and lower your monthly payments!

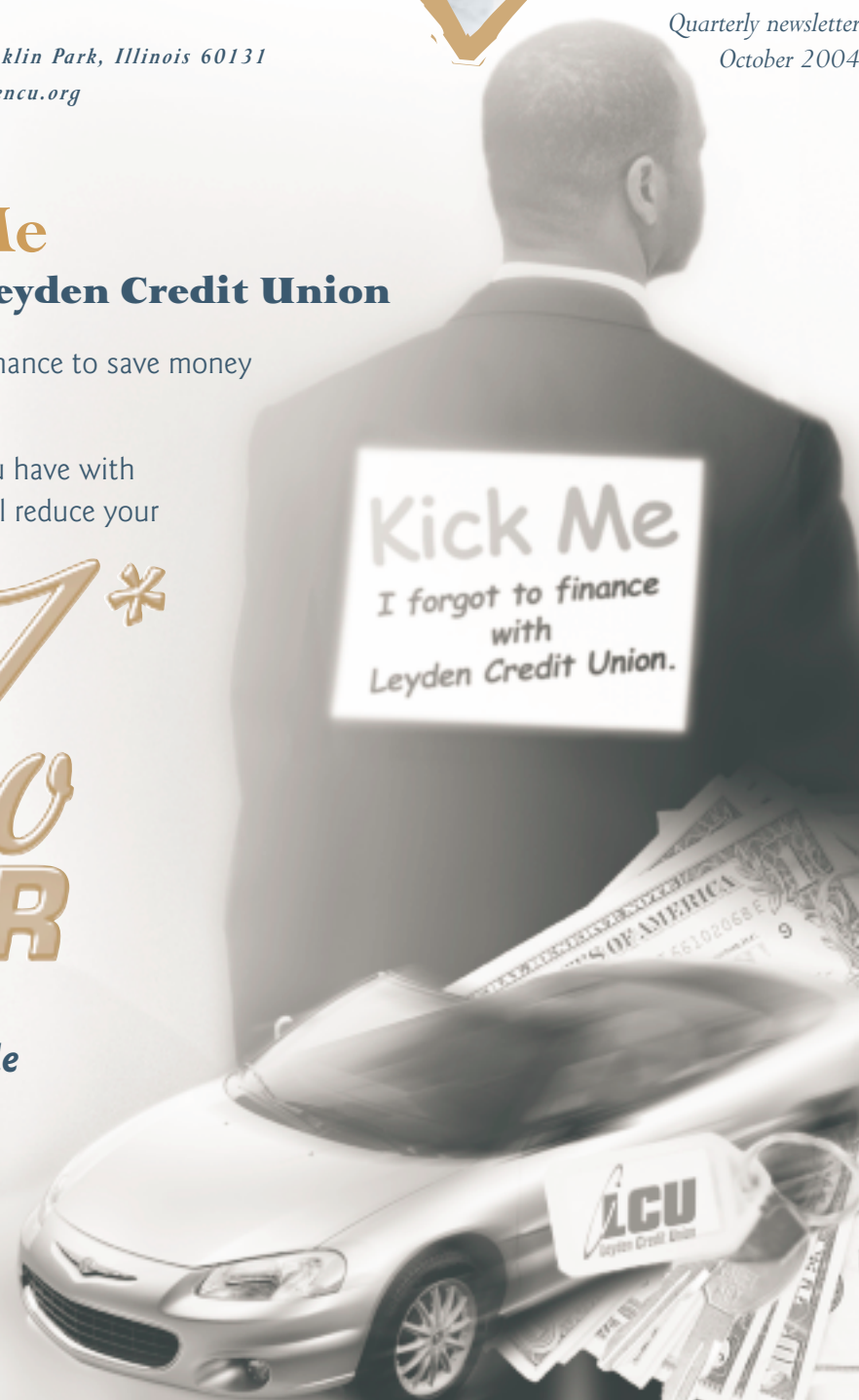
Refinance your existing auto loan that you have with that "other" company with LCU and we will reduce your current rate by

2.07%*
APR

Hurry! This offer is only available for a limited time.

Apply now by calling one of our Financial Service Representatives at 847-455-8440!

*Limited time offer. Some conditions apply.
APR=Annual Percentage Rate



No Fee/No Cost Home Equity Loans

LCU has one of the best deals in town when you're looking for a Home Equity loan. Rates are as low as Prime for Home Equity Lines of Credit. Fixed Rate Home Equity Loans are also available with terms of 5, 7, or 10 years and rates as low as 5% APR. LCU loans cost you nothing: no application fees, no closing costs, no annual fee, no third party fees. How can you lose? Call a Financial Service Representative or stop in for an application.



PROMOTIONS

SKIP A PAY – The holidays are just around the corner. Check out your statement inserts for our Skip A Pay flyers. Members with loans in good standing are allowed to skip a loan payment twice a year. See flyer for details and restrictions.

Holiday Accounts

Open a new holiday account in November or December and get a free gift. Save all year long to make your holiday expense easier to handle.

Always FREE Home Banking and Six Months Free Bill Pay for New Enrollees

Take advantage of yet another way to access and balance your account 24 hours a day/7 days a week. Try Leyden Online today and see how easy it is when all your account information is right in front of your eyes. Sign up for our Bill Pay service and get the peace of mind of a six month free trial period during our Home Banking promotion (ends 10/31/04). Access your account at www.leydencu.org or visit our onsite Home Banking Demo area. All you need to get started is your LAURA PIN.



See page 4 for details!

Box Score

	September 1984	September 1994	August 2004
Assets	\$9,597,655	\$25,943,958	\$52,189,219
Member Savings	\$9,283,708	\$23,516,254	\$45,499,722
Member Loans	\$5,503,928	\$20,928,913	\$27,980,152

August figures were used for 2004 totals because the final numbers for September weren't known by the time the newsletter went to press.

PRESIDENT'S MESSAGE

Working To Improve Our Members' Financial Well-Being

Series 1 *Balancing Your Accounts*

I would like to take this space to discuss the importance of balancing your accounts on a monthly basis. It is important for several reasons. First and foremost is that without careful accounting of your funds, you may think that you have more money in your account than you actually do and that can cause you to write a check that you don't have the funds for, which will result in a non-sufficient funds fee on the credit union side, and it will usually result in a returned check fee from the person that the check was written out to.

Another reason to balance your account is so that you can recognize any errors or fraudulent activity that may have occurred on your account. In this electronic age, when you can authorize a check over the phone, or a when a merchant can change a check into an electronic transaction, it's imperative that you review your statement for accuracy every month.

It also is a good practice to keep your checkbook and all unused checks secure as well as any credit/debit cards that you possess. We want to believe that everyone we know is honest, but that's not always the case. A dishonest co-worker could sneak into a purse, use your card at lunch, and return the card without you being the wiser. A serviceman (phone/gas/electric) could get into your house and steal checks from you. This isn't being written to scare you, there will be future article(s) on identity theft that will scare the bejezus out of you, it's being written to make you aware of

the importance of fiscal responsibility and the consequences of ignoring your accounts and statements.

It's important to find any errors in a timely manner because as a consumer you only have a certain length of time, depending on the type of transaction, to dispute any transactions that are fraudulent or erroneous. Typically, you have between 30 and 60 days. You also have an obligation to notify your credit union (or other financial institution) as soon as possible after finding out that you have had a credit card/debit card/checkbook lost or stolen. This allows the credit union to limit the losses that you and the credit union may incur.

The basic process for balancing a checking account, for example, is pretty simple. The next article I write will dig into the specifics of handling this. In the meantime, your statement ending balance should coincide with your register balance

as of the last day of the month that you're balancing to less any outstanding checks that were written, or ATM withdrawals, or debit card transactions made prior to the end of the month that haven't cleared your account.

Any transactions that you've conducted throughout the month need to be entered into your check register including any fees as they happen. Then you want to match each transaction in your register to your statement. The checking account section of your statement is broken up into five subsections. The subsections are an account summary with aggregate transaction totals, deposits, cleared checks, any other debits (withdrawals), and then dividend summary area that is applicable if you have one of our Premier Checking Accounts. Please read next quarter's message for further information.

David Lukas, *Leyden Credit Union President/CEO*