

THE MONEY WIRE



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

Quarterly newsletter
April 2005

We're Blooming Again!

Gather all the benefits at one time and watch your savings grow with LCU's Rewards Checking.

LCU's latest addition in account products is revolutionary. This account is specially designed to help you get more value out of a checking account. LCU's Rewards Checking account can help you save money in the community with **local retailer and merchant discounts** at such places like restaurants, salons, bakeries, car repair shops or car washes just to name a few.

This account comes with discounts on loan rates thru LCU as well as **two free boxes of account checks*** and **free travelers checks.**** You will also save money with national chain restaurant and retailer discounts such as **Red Lobster** and **Old Navy**. With this account you will have access to your own **travel agent** with Benefits Plus who will guarantee you the **lowest published fares** available on **airline tickets, cruises, hotel rooms, car rentals and condo rentals**. Not to mention the cash rebates on airline tickets and cruises that you will be getting after you have completed your travel.

This account can't be beat. Sign up or transfer your regular checking account today and be **entered into a drawing to win a weekend getaway package for two of your choice.**

*-Two box maximum of account checks

** - Up to \$1000.00 in free travelers checks per year.

Health Services Plan

Dental Plan

Movie Ticket Discounts

Savings on Travel

Loan Rate Discounts

National Restaurant Discounts

Student Grant Locator

Emergency Roadside Service

Free Checks*
*2 boxes upon sign up

Long Distance Telephone Services

Extended Warranty Services

Sam's Club Membership Discount

Local Community Discounts on Food and Fun

LCU's Rewards Checking Account

May We Quote You?

Leyden CU makes it easy for you to enjoy the pleasure and convenience of a new vehicle this spring.

Special Springtime Offer -

available for a limited time only, April 1 - May 31.

Use CarQuotes® to buy a new or used car and get an extra bonus!

1/4% Off
APR*

Your qualifying loan rate.

*Annual Percentage Rate

For members only.

Hey Home Owner!

Thinking Spring? Projects and Plans – Large and Small?

Take advantage of this Special Opportunity from Leyden Credit Union:

Limited Time Only: Home Equity Loan Opportunity from April 1 – May 31

- Get an **extra 1/2% off** your qualifying rate on 5-, 7-, and 10-year home equity loans
- No closing costs
- No application fee

Refer a Member - Win a TV!

Enter into a drawing for a FREE 20" flat screen TV each time you refer a friend to become a valued member at Leyden Credit Union.

Fill in your name on this coupon and have your friend stop in to join the credit union and present this form. You will both be entered into the drawing for the TV.

Refer as many members as you can – receive unlimited contest entries. See us for details.

I was referred!

By: _____
Please print

Referred family member or friend must meet the criteria to become an LCU member. Each referred member that actually opens an account will count as one entry into the drawing. To be considered a member, one must open a savings account with a \$25.00 deposit. Savings accounts are interest bearing with balances over \$100.00.

Educational Seminars

To reserve a seat in any of our seminars please call 847-455-8440 x7107

Watch for these upcoming educational seminars being held at Leyden Credit Union.

April: *You and Your Credit*

- Understand your credit
- Learn how credit can have good and bad effects on your future

May: *Identity Theft*

- Protect yourself from this fast-growing crime
- Find out what to do if you are a victim

June: *First Time Home Buying*

- What you need to know – without the degree
- Mortgage loan options

Dates and seminar details will be posted online at www.leydencu.org and in the credit union.

Series 3

VISA – Spend Small, Win Big

From April 1st to May 31st, use your LCU VISA card for purchases up to \$25.00 (maximum) to be entered for a chance to win 100 times your purchase amount, up to \$2,500 (maximum). Use your card for fast food, gas, movies and trips to the store. Each time you make a purchase for \$25.00 or less, you gain another entry. ATM based and PIN based transactions do not apply. Visit us online at www.leydencu.org or stop in for details.

Visa Card Users Notice:

Change to Foreign Transaction Currency Exchange Rate:

Effective April 1st, 2005 the exchange rate for transactions in a foreign currency will be a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% International Service Assessment transaction fee (ISA).

Mastercard Users Notice:

Change to Foreign Transaction Currency Exchange Rate:

Effective April 1st, 2005 the exchange rate for transactions in a foreign currency will be a rate selected by Mastercard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Mastercard itself receives, or the government mandated rate in effect for the applicable central processing date plus the 1% Multiple Currency Conversion Rate (MCCR) transaction fee.

Box Score

	March 1985	March 1995	February 2005
Assets	\$9,544,018	\$28,073,770	\$51,465,726
Member Savings	\$9,222,742	\$25,324,923	\$44,701,776
Member Loans	\$6,554,296	\$21,472,500	\$27,462,155

February figures were used for 2005 totals because the final numbers for March weren't known by the time the newsletter went to press.

PRESIDENT'S MESSAGE

Working To Improve Our Members' Financial Well-Being

Quick Thoughts

Rather than writing a single-themed article this quarter, I thought that I'd address a few different topics in one article.

The changes in the statement layout were made in order to make the statement easier to read. The balance column is in chronological order starting with what the balance was at the start of the month. The ending balance is the last entry in the list. The layout changes were made because staff had heard numerous complaints about how difficult the statements were to follow. After the changes were made, we're hearing that the new layout is also difficult to follow. Our goal is to make the statements as easy to read as possible. Please let me know which layout you like best by sending and email to mailbox@leydencu.org or letting a staff member know via phone or office visit. We'll evaluate everyone's responses and make a decision as to which layout to proceed with in the future.

So far the turnout to the financial education workshops that we've hosted has been low. These workshops are being held to enhance your financial literacy. The more you know, the better off you'll be. You'll be able to make informed decisions that will positively affect your financial future. Upcoming workshop topics include, understanding credit, identity theft, and home buying. If there are other topics that you'd be interested in, please let us know. We want to give you the information that you need to improve your financial situation.

Finally, I'd like to make all of our members aware of the new checking account that LCU is offering as of April 1, 2005. It's called Rewards Checking. It's a revolutionary checking account that can save you hundreds of dollars a year on purchases that you're already making. It's a

checking account that has credit card like benefits attached to it, but you don't have to go into debt by using a credit card to get the benefits of the account. Please see the article on the cover for in depth information on the account.

Staff has been able to use the benefits of the account before rolling out the program to our membership. One staff member saved over \$100 on a two night hotel stay in Rockford. This next instance blew me away. One of our Board members saved \$800, on two airline tickets to Germany! This is an incredible product. I encourage all of our members, especially those that like to travel, to switch to the Rewards Checking account. You'll be happy that you did.



David Lukas
Leyden Credit Union President/CEO

SAVINGS RATES

Regular Shares	1.01% APY*
Holiday	1.01% APY*
IRAs (passbook)	1.26% APY*
Tiered Money Market	1.93% APY*
Premier Share Draft	0.50% 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 2.90% APR[†]	VISA® No Annual Fees 25 Day Grace Period Summer & Holiday Skip-a-pay
Signature Loans as low as 6.90% APR[†]	Used Auto Loans: as low as 5.50% APR[†]	Classic/Gold Share Secured 8.88% APR[†]
Variable Rate Home Equity Line of Credit Prime Rate 5.75% APR[†]	[†] Annual Percentage Rate Rates as of 3/31/05. All rates subject to change without notice.	Gold 9.00% APR[†]
		Classic 13.80% APR[†]

Did You Know?

- Illinois residents can now get a free copy of their credit reports each year. These reports are available from each of the three national credit reporting agencies (Trans Union, Experian and Equifax). Request your reports by calling 1-877-322-8228 or online at www.annualcreditreport.com or complete the request form available at www.ftc.gov/credit and mail it to Annual Credit Report Request Services, P.O. Box 105281, Atlanta, GA 30348-5281.
- LCU has teamed up with Central States Mortgage to help members with all of their home buying needs. Find out more at www.csfcbestrate.com.

Holiday Closings

LCU will be closed on Monday, May 30th, for Memorial Day.

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.

Match Me Up with My Fun Fact

Have some fun! Match the LCU employee up with a fun fact about them. Answers are published online at www.leydencu.org.

David Lukas, President/CEO _____	Roni Schauderk, Administrations Manager _____
Erica Arenas, Loan Processor _____	Angie Ramos, Financial Service Rep. _____
Claudia Esquivel, Receptionist _____	Nicole Grochocki, Teller _____
Bill Lukas, Accounting Manager _____	Maria Montecillo, Accounting Rep. _____
Jeanette Buff, Financial Service Rep. _____	Jean Danek, Marketing, New Products Coordinator _____
Amanda Job, Head Teller _____	Matt Wojnar, Teller _____
Judy Kling, Loan Manager _____	Yolanda Escobedo, Accounting Rep. _____
Melissa Rodde, Loan Processor _____	Vanessa Willis, Teller _____
Tim Schultz, Systems Operator _____	Tina Scheirich, Teller _____
Brian Peterson, Operations Manager _____	Linda Petricca, Share Coordinator/Internal Auditor _____
Liz Ortiz, Financial Service Rep. _____	Shirley Burgett, Receptionist _____
Genni Zawadzki, Teller _____	Barb Fuller, Teller _____

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|-------------------------|---|
| A Lives in Chicago | G Has a twin sister |
| B Is a gamer | H Newest member of the staff |
| C Has the longest drive | I Just had a baby |
| D Loves pizza | J Loves food |
| E 100% hates pizza | K Likes to organize and reorganize as a hobby |
| F "I play hockey" | L Has been here 25 years |
| | M Has three dogs |
| | N Loves plants |
| | O Likes Mustangs and he don't mean horses |
| | P Huge Illini fan |
| | Q Knows Mike Shanahan |
| | R Owns a scooter |
| | S Obsessed with James Bond |
| | T Got married in Maui |
| | U Shortest person here at 4'10" tall |
| | V Is a monkey lover |
| | W Has four beautiful granddaughters |
| | X Loves yellow roses |

