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## Educational Seminars

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

January 22<sup>nd</sup> 9:30am @ LCU Guest speaker: Mike Tosaw with Assured Concepts Group

### The Complete Course in College Affordability

- Learn why 529 plans could be detrimental to college funding
- How an expensive private school can cost less to attend than a lower cost state school
- Learn how to negotiate with colleges to obtain better awards packages
- Learn about creative borrowing, tax and financial planning strategies, cash flow management and gifting strategies that will reduce the family contribution requirements.

Who should attend: Parents of high school students regardless of financial status.

February 19<sup>th</sup> 10:00am @ LCU Guest Speaker: Linda Petricca, IRA specialist with LCU

### IRA Fundamentals

- Comparing Traditional to Roth
- Ways to move your money
- What LCU can do for you

Who should attend: Everyone

March 19<sup>th</sup> 10:00am @ LCU Guest Speaker: Bill Eveline, President of National Buyers Federation

### Smart Car Buying

- How to save; time, money and aggravation when looking to buy a new or used car
- Is 0% financing cheaper? Not Always!
- When is a good time to buy a car?
- What is car quotes and how can it save me money?

Who should attend: Anyone thinking about buying a new or used car

## Double Header Sweepstakes

Two Teams - Two chances to win!

### Game 2 Winners

W(1-0) Alex Jomarron – White Sox

White Sox Wins 83 - Alex's Guess 85

W(1-0) Ray Page – Cubs

Cubs Wins 89 – Ray's Guess 90

L(0-2) Local Banks and Finance Companies

Congratulations to Alex and Ray on winning the second game of our Double Header Sweepstakes! They had the closest guesses to the total wins the White Sox and Cubs would have during the regular season. They had their auto loan rates reduced to 1.9% APR. Had they guessed exactly right, they would have had their rate reduced to 0.0% APR.

Thank you to everyone that participated in the contest by taking out an auto loan or opening a checking account during the promotional period.



**PLEASE NOTE - Fee Increase Notification – Effective February 15, 2005 domestic Western Union transactions will cost \$20.00**

## Box Score

	December 1984	December 1994	November 2004
Assets .....	\$9,578,709 .....	\$26,823,913 .....	\$51,007,849
Member Savings .....	\$9,248,035 .....	\$24,259,598 .....	\$44,295,363
Member Loans .....	\$6,302,415 .....	\$21,158,787 .....	\$27,224,341

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

## PRESIDENT'S MESSAGE

### Working To Improve Our Members' Financial Well-Being

#### Series 2 Balancing Your Accounts

In the last issue of the Money Wire, I explained the importance of balancing your monthly statement. To briefly summarize last quarter's article, the benefits of balancing your accounts are; the peace of mind knowing that your accounting is accurate, saving you embarrassment and cost that goes with a bounced check, you'll save time and money in the event that you have to dispute unauthorized charges to your account, whether the transaction is simply a mistake or if it is a part of an Identity Theft attempt.

I went on to explain in limited depth how to balance your checking account against your statement. My intention was to further elaborate in this month's article. I won't be doing that because I'm happy to announce that we're making a change to the checking account portion of your statements that will hopefully clear up much of the confusion attributed to your statements next month.

Cleared checks will no longer be shown as a separate subsection of the checking account portion of your statement. The same holds true for deposits and other debits. The statement will now show all

transactions as they happen, in a chronological order from the first day of the month to the last. You'll be able to follow exactly how much money was in your account when any item cleared or tried to clear your account.

Membership made it known that there was an issue with the readability of our statements, and we are making changes to hopefully meet your needs. LCU is here to help you. If there is something that we can do to help, let us know, and we'll do the best that we can to meet your needs.

Along those lines, we conducted an in-house survey during the fall to gauge interest in

educational workshops for our members. The first workshop will be on financial planning for college and will be held on Saturday, January 22<sup>nd</sup> in the credit union office at 9:30 AM. The second workshop will be on Individual Retirement Accounts and will be held on Saturday, February 19<sup>th</sup> also at the credit union office at 9:00 AM. The third workshop will be held on March 19<sup>th</sup> at LCU on smart car buying at 10:00am.

I hope that all LCU members had a happy holiday season.

David Lukas  
Leyden Credit Union President/CEO



## SAVINGS RATES

Regular Shares .....	<b>1.01% APY*</b>
Holiday .....	<b>1.01% APY*</b>
IRAs (passbook) .....	<b>1.26% APY*</b>
Tiered Money Market .....	<b>1.398% APY*</b>
Premier Share Draft .....	<b>0.501% APY*</b>

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)

<b>Share Secured:</b> as low as <b>4.75% APR†</b>	<b>New Auto Loans:</b> as low as <b>3.90% APR†</b>	<b>VISA®</b> No Annual Fees 25 Day Grace Period Summer & Holiday Skip-a-pay
<b>Signature Loans</b> as low as <b>6.90% APR†</b>	<b>Used Auto Loans:</b> as low as <b>5.50% APR†</b>	<b>Classic/Gold Share Secured</b> <b>8.88% APR†</b>
<b>Variable Rate Home Equity Line of Credit</b> Prime Rate <b>5.25% APR†</b>	† Annual Percentage Rate Rates as of 12/31/04. All rates subject to change without notice.	<b>Gold</b> <b>9.00% APR†</b>
		<b>Classic</b> <b>13.80% APR†</b>

### Did You Know?

- Membership in LCU makes a great gift for any family member. Share the benefits of membership with your family, friends, and co-workers. Friends and co-workers must live, work or worship within Leyden, Addison, York, Elk Grove, Proviso, Maine, or Lyons Townships.
- The Members Financial Network link on the bottom of [www.leydencu.org](http://www.leydencu.org) has an Educational Library of over 100 articles concerning your financial well-being. Check it out today, without checking anything out.

### Holiday Closings

LCU will be closed on Monday, January 17th for Martin Luther King Jr. Day and on Monday, February 21st for President's Day.

### Happy Birthday to LCU

December 16th, 1955 was the day Leyden Credit Union was born. This year we celebrate our 50th Anniversary of servicing our valued members. Please share the celebration with us throughout the year.



### 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.

### Holiday bills getting heavy?

We've got two simple money saving ways to help you shed some weight in the New Year.

Save money by transferring the balances from your high interest rate credit/charge cards to your low interest rate LCU Visa or Visa Gold **and receive a 1% cash back bonus up to \$50.00.**

To stay trim for next year, open a Holiday savings account with a minimum deposit of \$10.00 a month and watch your savings grow into extra holiday cash. Open one now and receive a free gift. While supplies last.

### The Annual Meeting of Membership...

...will be held at the Credit Union office on Wednesday, March 16th at 5:00 PM. All members are encouraged to attend.

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# THE MONEY WIRE



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

Quarterly newsletter  
January 2005

## Start Unwrapping the Savings in April 2005



### Introducing LCU's Newest Checking Account

Imagine a checking account that provides you discounts on items and services you are already using. A checking account that rewards you without obligations. This can be yours! Coming this April, we will be offering the **REWARDS CHECKING** account that has been specifically designed to save you time and money while living your life everyday. Check out all of the wonderful services and discounts you will be getting with your new checking account.

#### Travel Services

- \* Guaranteed lowest published fares on airline tickets and cruises
- \* 3% cash rebates on airline tickets and cruise purchases
- \* Hotel discounts from 5% - 50% off

#### Attraction and Club Discounts

- \* \$5.00 off Sam's Club membership
- \* Sea World, Busch Gardens, Universal Studios, Dollywood, Six Flags, and Disney World (5,6,7 Day Hopper Passes)

#### LCU Rewards

- \* 2 free boxes of checks at sign-up
- \* Low monthly service charge
- \* 5 free foreign ATM withdrawals with qualified direct deposit
- \* Free Travelers Checks up to \$1,000.00 per year
- \* 1/4% off qualifying loan rates on installment loans including promotional rates (Mortgage, Home Equity, and Line of Credit Loans excluded)

#### Other Services

- \* Dental Plan
- \* Health Services
- \* Student grant locator
- \* Pet health insurance
- \* Emergency roadside assistance
- \* Purchase protection
- \* Extended warranty
- \* Credit card registration
- \* Grocery coupon program

#### Other Discounts

- \* Movie discounts
- \* National restaurant discounts
- \* Discounted mail order food and gifts
- \* National retailer discounts
- \* Car rental discounts
- \* Conco vacation rental discounts
- \* Long distance telephone
- \* Pre-paid phone cards
- \* Internet access discounts & much more

#### Local Merchant and Retail Discounts