

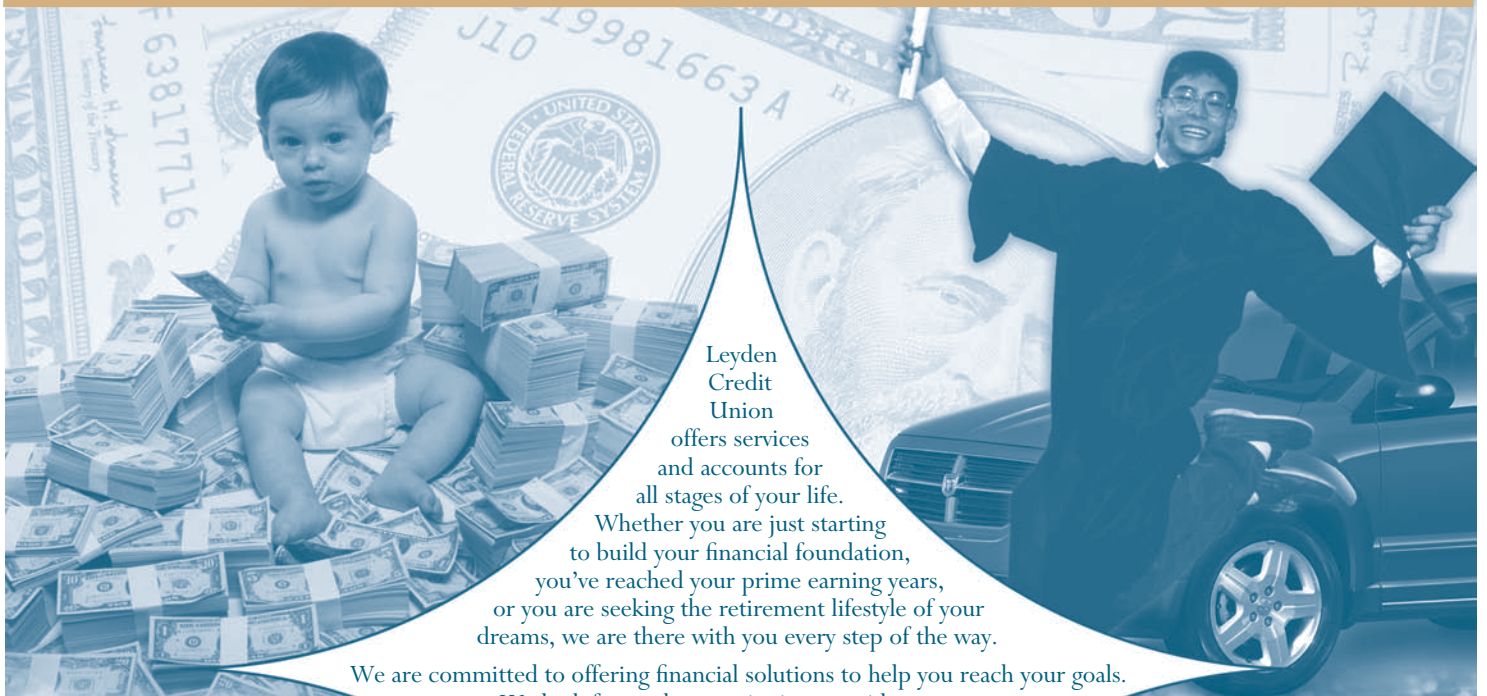
THE MONEY WIRE



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

Quarterly newsletter
Fall 2007

FINANCIAL SERVICES FOR ALL LIFE STAGES



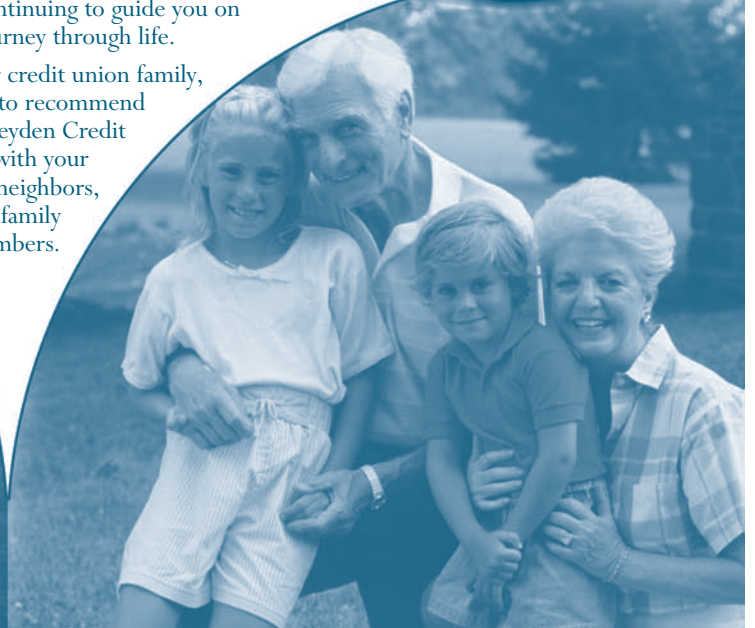
Leyden Credit Union offers services and accounts for all stages of your life.

Whether you are just starting to build your financial foundation, you've reached your prime earning years, or you are seeking the retirement lifestyle of your dreams, we are there with you every step of the way.

We are committed to offering financial solutions to help you reach your goals.

We look forward to continuing to guide you on your financial journey through life.

As a member of our credit union family, we invite you to recommend and share Leyden Credit Union with your friends, neighbors, and family members.



THANK YOU FOR YOUR BUSINESS.

Suffering from

EMPTY POCKET syndrome?

A Signature Loan from Leyden CU will stuff your pockets full of cash.

Coming November 1, 2007!

8.9% APR*

18-month signature loan

This time of year, having **EXTRA CASH** is always nice. Between that long gift list and all of the other incidentals that pop up, money comes and goes fast.

Which is why Leyden CU is offering an **18-month signature loan with a low rate of 8.9% APR***. Take out anywhere from \$1,000-\$5,000 to cover all of your holiday expenses, and those little "extras" you weren't planning on.

Take out a signature loan with Leyden CU and get those stuffed pockets you've been dreaming of. Stop by, visit www.leydencu.org or call **(847) 455-8440**.

*APR=Annual Percentage Rate. Minimum loan amount \$1,000, maximum loan amount \$5,000. Every \$1,000 financed at 8.9% APR is \$59.57 per month. Subject to loan approval. Must qualify for promo rate. Some conditions apply. Limited time offer, begins November 1, 2007.

Skip-A-Pay

HERE'S HOW IT WORKS...

- Fill out the coupon
- Return this coupon to LCU with the \$25.00 service charge per loan payment
- * If you are skipping your November payment, return your coupon no later than October 26th.
- * If you are skipping your December payment, return your coupon no later than November 23rd.
- Skip your payment!!!

With an LCU Holiday Savings Account

You can save money for all those holiday gifts



Funds accumulate from October 15th of one year to October 15th of the following year.

Saving \$20/week starting on October 15th will give you over \$1,000 to spend on holiday gifts!

- Minimum deposit is \$10/month.
- Deposits can be made via payroll deduction or automatic transfers.
- Dividends are paid on balances of \$100.00 or more monthly.
- No withdrawals may be made without closing the account.
- Enrollment begins October 15th. Funds will be transferred to your savings account on October 15th of the following year.
- You can access your balance or deposit information via LAURA or Home Banking.



November or December Payment Extension Request Form

It is mutually agreed that this constitutes an extension on Loan # _____ Suffix # _____

The November or December payment(s) will be deferred and added to the end of the original term of this loan. I will resume my payment(s) after skipping the month of November or December. Return this form no later than October 26th to skip your November payment.

Return this form no later than November 23rd to skip your December payment.

I would like to skip my: (Choose one)

- November 2007 loan payment
- December 2007 loan payment

I have:

- Enclosed a check in the amount of \$25.00
- Authorized a transfer from my account # _____

Member Signature _____

If you make a non-automatic payment, the first payment done after the last day of the month prior to the month that you are going to skip will be skipped. If your loan is paid via payroll deduction or other automatic deductions, the amount normally applied to your loan will be deposited into your share/draft account each pay period in the month that you are skipping. If a full payment is transferred from savings/checking at Leyden, the payment will not be made. If you have any questions, contact the credit union's loan department.

Return to LCU
2701 N. 25th Avenue
Franklin Park, IL 60131
Attn: FSR Dept.

Protecting Your Identity: A Refresher Course

This topic is something that we've covered before in both, print as well as via an in house seminar. It's a very important topic however and I thought it prudent to revisit the subject.

Identity theft is carried out for several different reasons. The primary one is for financial gain. A secondary reason, which isn't as common, but just as malicious is to use your ID to commit other types of crimes.

How do the bad guys get your information? Unfortunately, there are many different ways. Some of them include hacking into data bases of retail vendors to obtain credit/debit card information along with names and addresses of cardholders. Phone solicitations, email solicitation, fraudulent websites, dumpster diving, stealing mail from home mailboxes, etc. are all ways that the criminals try to obtain your personal and financial information.

Many times the criminals prey on the elderly, or the good hearted, or the greedy. A good rule of thumb is that if an offer sounds too good to be true, it is too good to be true. You aren't going to win a lottery in a foreign country that you never entered. You don't have a long lost relative that's living in Africa that left you a million dollars. If you're selling something online and the purchaser over pays you and wants you to wire the extra money back to them, they're dishonest. Your credit union or bank isn't going to send you a legitimate email to "verify" your account information online.

It's never a good idea for you to give your information over the phone to verify your account security when the person on the other end of the phone initiated the

call. On the other hand, when you're making the call, it's very appropriate that you have a password that you can give to verify and protect your account so that no unauthorized persons can access your account.

It's a good idea to check your credit report annually. You can check it for free at annualcreditreport.com. This is a great way to make sure that accounts aren't getting opened under your name. It's also a good way to ensure all your credit is being reported accurately.

There are also monitoring services that you can pay a monthly service charge to that will notify you of any critical changes to your credit report. TransUnion offers a very robust program that includes access to your credit report and credit score, monitors your report and provides \$25,000 in ID theft insurance for \$14.95 a month.

Please be careful anytime that you're giving out any personal information to a stranger, but especially when you're giving out your financial information. Please see our website for further information. You can find information on Identity Theft and Identity Theft Protection using the TransUnion link or the Members Financial Network link at the bottom of our home page at www.leydencu.org. If you have any questions on this or past topics, or have suggestions for future topics to cover in this space, please write me at the credit union office or send an email to david.lukas@leydencu.org.

David Lukas
Leyden Credit Union President/CEO

Did you know?

The Federal Reserve Board finalized the Regulation E requirement for all financial institutions to generate a receipt for (EFT) Electronic Fund Transfers at an electronic terminal. The final rule stands that there is an exception from this requirement for EFT's that are \$15.00 or lower effective August 6, 2007.



SAVINGS RATES

Regular Shares.....	1.26% APY*
Holiday.....	1.26% APY*
IRAs (passbook).....	1.51% APY*
Tiered Money Market.....	4.80% APY*
Premier Share Draft.....	0.7526% 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 5.25% APR†	New Auto Loans: as low as 4.40% APR†	VISA® No Annual Fees 25 Day Grace Period Summer & Holiday Skip-a-pay
Signature Loans as low as 9.00% APR†	Used Auto Loans: as low as 5.40% APR†	Classic/Gold Share Secured 8.88% APR†
Variable Rate Home Equity Line of Credit Prime Rate 7.75% APR†	† Annual Percentage Rate Rates as of 09/30/07. All rates subject to change without notice.	Gold 9.00% APR†
		Classic 13.80% APR†

Your Opinion Matters

Leyden Credit Union is currently evaluating whether we should offer Health Savings Accounts (HSAs) to our members. As you may know, HSAs are tax-advantaged medical savings accounts available for anyone with a High Deductible Health Plan. HSA funds can be used to pay for qualified medical expenses without tax liability.

Many people feel that HSAs can help reduce overall health care costs. They may encourage people to save for future health care expenses and make consumers more responsible for their own health care choices.

We need to hear from you. Do you think Leyden CU should offer these accounts? Do you currently have a High Deductible Health Plan? Do you have an HSA at a different financial institution?

Please send us an e-mail at hsasurvey@leydencu.org with your thoughts and opinions regarding Health Savings Accounts.

Important News

Drive Up Window Limitations

For the speed and efficiency of all members using the drive-up lanes, please observe the following transaction limitations:

- Up to 3 separate transactions can be handled
- Cash only withdrawals or check cashing
- Loan & credit card payments
- Cash & check deposits
- Account transfers
- A limit of 10 checks per deposit
- No coin deposits or coin roll requests can be performed
- Large cash deposits may be referred to a lobby teller
- Commercial accounts are asked to use the lobby or night deposit box

Every effort will be made to accommodate each member. If your transaction cannot be handled in the drive up lanes, you may be asked to see a lobby teller.

Vehicle Sticker Fee Change

To comply with a new legislation passed in June 2006 (Public Act 94-0848), the IL license plate renewal sticker service charge will change January 1, 2008 and for all stickers expiring January, 2008 even if bought before the effective date.

For each sticker issued, the service charge will change from \$2.50 to \$4.00. Senior and V.I.P. accounts will change from a NO CHARGE to \$1.50. This is in addition to the cost of the sticker itself.

In addition, we are no longer limited to issuing stickers in a three-month window. Stickers for any month can be purchased at Leyden Credit Union at any time.

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 Closings

LCU will be closed the following dates:

- Monday, October 8th for Columbus Day
- Monday, November 12th for Veterans' Day
- Thursday, November 22nd for Thanksgiving
- Friday, November 23rd for Day after Thanksgiving
- Tuesday, December 25th for Christmas Day

