



THE Money Wire

Quarterly Newsletter | October / Fall 2013

LEYDEN CREDIT UNION
2701 N. 25th Ave., Franklin Park, IL 60131
847-455-8440 • www.LeydenCU.org
www.facebook.com/LeydenCU



ARE YOUR FINANCES SCARY?



Are You **AFRAID** That You Won't Have Enough Cash For Christmas? We have a few ways to save you money each month!



CAR LOAN REFINANCE



Subject to qualification. Restrictions apply. Refinance not available on cars currently being financed at LCU. Documentation of current loan must be presented. **LCU will reduce your rate by 1% APR with a floor rate of 1.9% APR.** Based on your credit score, you may qualify for a rate reduction greater than 1%. APR = Annual Percentage Rate.

We're You **PRESSURED** To Take The Dealer Financing?

Call us at your leisure to review your loan at no obligation to see how much you can save!

MEMBERS GENERALLY SAVE THE EQUIVALENT OF 2-3 PAYMENTS!

Some Members Have Saved Over \$1,000!

CREDIT CARD RELIEF LOAN 9%

Does It Feel Like You've Been Paying On That Card **FOREVER**?
Feel The "Relief" Of Paying It Off In 24-36 Months!

For About The Same Payment Amount, Your Balance Will Be Paid in 24-36 Months!

Relieve Yourself From The Stress Of Debt!



Subject to qualification. Restrictions apply. Payment per \$1,000 borrowed at **9% APR: \$45.69 for 24 months and \$31.81 for 36 months.**

SUPERMOM

TAKE THE KIDS TO SCHOOL
GO GROCERY SHOPPING
MAKE LUNCHES

GO TO WORK
MAKE DINNER
PUT KIDS TO BED

PICK UP KIDS AFTER SCHOOL
CLEAN UP
PAY BILLS

SHUTTLE TO SPORTS
HELP WITH HOMEWORK
DO LAUNDRY

MOM ACCOUNT
Make Your Own
Bundle!

SOUNDS LIKE A JOB FOR SUPER MOM!

We want to make life easier for all the Super Moms!
Choose the products/services that will help you the most
from the LCU Mom Bundle of Accounts.

SAVINGS ACCOUNT (Required)

HOLIDAY SAVINGS ACCOUNT Save money for the holidays all year round

CHECKING ACCOUNT

- Save time with Direct Deposit
- Save money on monthly fees
 - Checking is **FREE** with \$300/month Direct Deposit
 - Checking is only \$2/month without Direct Deposit
- **No Debit Card Usage Requirements**
- Overdraft Protection Line of Credit Loan
 - Save money on NSF fees by automatically drawing from loan



E-STATEMENTS Save time and trees by getting your statements online

AUTO LOAN REFINANCE Save money by refinancing your car loan with us

LCU VISA GOLD CREDIT CARD

- Save money with our very low APR at only 9%
- Save money immediately with our balance transfer reward

LEYDEN ONLINE AND BILL PAY

- Save time by accessing and managing your account online
- Save time & money by paying your bills online with our **FREE** bill pay service

FREE AUTO BUYING ASSISTANCE

- Save time with CarQuotes to get pre-negotiated pricing from participating car dealers or have our Enterprise Car Sales Representative find the car you want with a hagggle-free price

ACCOUNTS FOR YOUR CHILDREN

- Don't forget to open that **CUSTODIAL ACCOUNT** for your children and make sure that your 18-21 year olds are enrolled in our **NEW BEGINNINGS ACCOUNT**

SAVE MONEY!

BUNDLE OF ACCOUNTS ALSO AVAILABLE FOR SUPER DADS!

New Check Printer Will Save Members Money

Leyden Credit Union has selected a new vendor to print your checks. Many members will see a significant savings in check printing costs.

With the new vendor, pricing will be simplified as there will be a single base price for most check styles. In addition, you will have over 50 check styles to choose from.




The order quantity will be 150 checks per pack. Orders with the new vendor start on February 1, 2014. However, if you have existing checks, they can still be used without any problems.

Please contact LCU at 847-455-8440 for your next order to choose a new check style. For more information, please visit:

www.LeydenCU.org/newchecks.html

SKIP-A-PAY

Here Is How It Works...

- Fill out the coupon to the right. 
- Return coupon to LCU with the \$25 convenience charge per loan payment.
- If you're skipping your November payment, return your coupon no later than October 25th.
- If you're skipping your December payment, return your coupon no later than November 25th.
- Skip your payment!

This offer is available on all accounts which are in good standing. Payments cannot be skipped in consecutive months. One-Payment Balloon Loans, Lines of Credit, Shaver Refinance Loan, "Keep It Simple" Back To School Loan, and Mortgages are excluded. All other terms and provisions of the original loan agreement are unchanged and remain in full effect. Interest will continue to accrue during the month you skip your payment. In some cases, based on the size of the balance, the interest which accrues may be greater than the amount of your next regular payment. It may take several months to begin to reduce your principal balance. All Skip-A-Pay requests are subject to approval.

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.

I would like to skip my: (Choose one)

- Nov. 2013 loan payment
- Dec. 2013 loan payment

I have :

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



Return this form no later than October 25th to skip your November payment. Return this form no later than November 25th to skip your December payment. **Return to Leyden Credit Union, 2701 N. 25th Avenue, Franklin Park, IL 60131, Attn: FSR Department.**

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 at 847-455-8440.

Holiday Account Transfer Dates Are Coming Soon

As a reminder, if you have a Holiday Account, your funds will be transferred from your Holiday Account into your Savings Account at the end of the business day that you selected for the transfer. The transfer days are October 15, November 1, November 15, or December 1.

If you do not have a Holiday Account, it is a great way to save all year round for the holidays. The account can be funded regularly through payroll direct deposit (\$10 minimum) or an automatic transfer from another LCU account.

Holiday Schedules

Monday, Oct. 14	Columbus Day	CLOSED
Monday, Nov. 11	Veterans Day	CLOSED
Wednesday, Nov. 27	Extended Hours	8:30 am - 6:30 pm
Thursday, Nov. 28	Thanksgiving Day	CLOSED
Friday, Nov. 29	Day After Thanksgiving	CLOSED
Saturday, Nov. 30	Reg. Saturday Hours	8:30 am - 12:30 pm
Tuesday, Dec. 24	Christmas Eve Hours	8:30 am - 12:30 pm
Wednesday, Dec. 25	Christmas Day	CLOSED
Tuesday, Dec. 31	New Year's Eve Hours	8:30 am - 12:30 pm
Wednesday, Jan 1	New Year's Day	CLOSED

 lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

save
10%

on select regularly priced personal service plans*
Use Corporate ID: NACUC_ZZM

save
15%

on select regularly priced business accounts*
Use Corporate ID: NACUC_ZDS_ZZM

- Plus**
- Waived activation fee on new lines (Up to \$36 in savings)
 - Waived upgrade fee (Up to \$36 in savings)

Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!



Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

For business accounts, visit a Sprint store. To find a location near you, go to www.sprintstorelocator.com.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit www.lovemycreditunion.org/Sprint.



©2013 CU Solutions Group 032613 1526

RATES

Rates as of Sept. 30, 2013. All rates are subject to change without notice. For current rates, please check our web site at LeydenCU.org or call LCU at 847-455-8440.



SAVINGS RATES

Regular Shares.....	0.100% APY*
Holiday	0.100% APY*
IRAs (passbook)	0.100% APY*
Tiered Money Market.....	0.200% APY*
Premier Share Draft.....	0.050% APY*

Call the credit union office or LAURA at 847-455-8440 or check our Home Page at www.LeydenCU.org for up-to-the minute Share Certificate rates.

LOAN RATES

For qualified buyers.
All discounts included.

NMLS
#809901



Rates shown are lowest rates available.
Your rate is base on credit performance.

Share Secured	2.00% APR†
Signature Loans.....	8.75% APR†
Variable Rate Home Equity Line of Credit.....	Floor 4% APR 4.00% APR†
New Auto Loan.....	1.90% APR†
Used Auto Loan	1.90% APR†

VISA® CREDIT CARD

No Annual Fees • 25 Day Grace Period
Summer & Holiday Skip-A-Pay

Classic/Gold Share Secured.....	8.88% APR†
Gold	9.00% APR†
Classic	13.80% APR†

*Annual Percentage Yield †Annual Percentage Rate

OFFICE & DRIVE-UP HOURS

Mon., Tues., & Thurs:	8:30 a.m. – 5:00 p.m.
Wednesday:	10:00 a.m. – 5:00 p.m.
Friday:	8:30 a.m. – 6:30 p.m.
Saturday:	8:30 a.m. – 12:30 p.m.
Sunday:	CLOSED

Wanted: E-Mail Addresses

We'd love to have you on our e-mail list to keep you informed on promotions, holiday hours, and other reminders between newsletters. Please send us an e-mail with your first & last name only in the subject line to marketing@leydencu.org and we will enter you into the system. DO NOT put your account number anywhere in the e-mail. If you prefer, you can also just list your name and e-mail address below and give it to the receptionist on your next visit. Thank you.

Name _____

E-Mail Address _____

DON'T BE SCARED IF YOU NEED CASH!

Leyden Credit Union Is Your

LIFE-LONG LENDER

LOANS FOR ALL STAGES OF YOUR LIFE



WEDDING LOAN



DENTAL LOAN



INSTRUMENT



CAR
REPAIR
LOAN



LEGAL
FEES
LOAN



HOLIDAY LOAN

RATES AS LOW AS

8.75% APR

Loans As Low As \$500

12-36 Month
Terms Available

Ask us about our other loans!

Payment per \$100 borrowed: 12 Months at 8.75% APR = \$8.74; 24 Months at 9% APR = \$4.57; 36 months at 10% APR = \$3.23. APR=Annual Percentage Rate. Subject to qualification. Restrictions apply. Terms vary on amount financed.

New ATM at Police Station

In the near future, Leyden Credit Union will have an ATM installed inside the new Franklin Park Police Station at 9451 Belmont Avenue. The ATM will be surcharge free for all LCU Members.

Once it is available, we will send out an e-mail and post it on facebook. Please "Like" our facebook page at www.facebook.com/LeydenCU. If you are not on our e-mail list, please see the "Wanted: E-Mail Address" coupon to the left.