



THE

Money

Wire



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



**“I paid off my credit cards,
 saved thousands of dollars in interest,
 and I will be debt free in 5 years!”**

—Maureen O’Neill

LCU member who benefited from LCU’s 3% APR Home Equity Loan

Back By Popular Demand!

**One
 Month
 Only.
 Expires
 4/30/13**

HOME EQUITY LOAN

60 Month Loan • \$10,000 Minimum • 80% Combined Loan to Value

**3%
 APR**

Use Your Home Equity Loan For...

- Remodeling Your House This Spring
- Education Expenses
- Paying Off Credit Card Debt
- Much more

NMLS
 #809901



Restrictions apply. Subject to qualification. Payment per \$1000 borrowed at 3% APR for 60 months is \$17.97. **Expires April 30, 2013.**

Trade-In Value Blow-Out from Enterprise Car Sales

Looking to buy a quality car?
 Do you have a car to trade in?
 Then now is the time to buy!

Enterprise is Offering Kelley Blue Book Value

Plus \$500 On Your Trade-In



See page 2 for details.

Looking To Trade In Your Car? Then Now Is The Time!



From April 1-30, 2013

Enterprise will appraise your car using Kelley Blue Book® Trade-In Value and

add \$500.00

upon used vehicle purchase from Enterprise Car Sales!



**Finance Your Car
At Leyden Credit Union**

Rates As Low As

1.9%
APR

The Perfect Used Car Package

- 7 DAY REPURCHASE AGREEMENT
- 12 MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY
- VEHICLE CERTIFICATION
- 12 MONTH ROADSIDE ASSISTANCE
- FREE CARFAX® REPORTS

*You'll never have to
haggle about prices!*

Preview a great selection of quality used cars at www.CUAutoDeals.com

Purchase a car from Enterprise (or use a CarQuotes Certificate) and all qualified borrowers will get a **1.9% APR** for up to **60 months**

Standard pricing applies for any non-CarQuotes/non-Enterprise financing, which includes rates as low as 1.9% APR for 36 months. Restrictions apply. Subject to qualification. The 1.9% APR is for a 36-60 month car loan if you purchase a car from Enterprise or use a CarQuotes certificate to purchase a car. Proof of purchase required. If using CarQuotes, a copy of the certificate must be presented. For 72 month loans, 1% APR will be added. Payment per \$1,000 borrowed at 1.9% APR for 60 months is \$17.49.

Responses to Questions & Comments From LCU's Survey

Leyden Credit Union would like to thank all of our members who participated in our recent survey. In order to serve you better, we posted responses to commonly asked questions or comments on our web site. Hopefully it will provide some tips, guidance, or an explanation for the benefit of all members.

Please go to www.LeydenCU.org and then scroll down and click on the icon that has the "Thanks For Participating In Our Member Survey!" header on it.

Leyden Credit Union's management team is currently reviewing responses and comments from the survey to see how we can better serve our members.

Convenience: eStatements Are Now Part of New Leyden Online

Since January, eStatements have been incorporated into Leyden Online, providing a single web site for both your account activity and statements. Members are able to enroll and view account statements all within the Leyden Online service. There is no longer the need to access two different web sites or remember two different passwords.

We encourage all our members to enroll in eStatements to improve their experience with Leyden Online. Once enrolled, new eStatements are available for viewing and printing the very next day after month-end. Additionally, more than 5 years of prior statements are accessible at any time. You will receive a reminder e-mail each time a new statement is available for your account. There is no need to wait 4-6 days for the mail. Help save a few trees and go green. Please do yourself a favor and enroll in eStatements!



**Having Car Troubles?
Not Ready to Buy a New Car Yet?
Get a Car Repair Loan**

Rates As
Low As

8.75%
APR

Loans Starting As Low As \$500
12-36 Month Terms Available

APR = Annual Percentage Rate. Subject to qualification. Restrictions apply. Terms vary on amount financed. Payment per \$100 borrowed at 8.75% APR for 12 months is \$8.74.

Skip-A-Pay for June or July

- (1) Fill out the coupon on this page.
- (2) Return this coupon to LCU with the \$25 service charge per loan payment.
- (3) If you are skipping your June payment, return your coupon no later than May 25th.
- (4) If you are skipping your July payment, return your coupon no later than June 25th.
- (5) Skip your payment!

June or July Payment Extension Request Form

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

Suffix # _____

The June or July 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 June or July. *I would like to skip my (choose one):*

June 2013 Loan Payment (Return this form no later than May 25th to skip your June Payment)

July 2013 Loan Payment (Return this form no later than June 25th to skip your July Payment)

I have (choose one)

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, please call Leyden Credit Union's Loan Department at 847-455-8440.

THIS SPECIAL OFFER IS AVAILABLE ON ALL LOANS WHICH ARE IN GOOD STANDING. YOUR ACCOUNT MUST ALSO BE IN GOOD STANDING.

Payments cannot be skipped in consecutive months. One-Payment Balloon Loans, Lines of Credit, Mortgages, and Credit Cards 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. Loans that have GAP insurance can only do a Skip-A-Pay twice during the term of the loan. All Skip-A-Pay requests are subject to approval.

RETURN TO: LCU, 2701 N. 25th Ave., Franklin Park, IL 60131, Attn: FSR Dept.

SAVE

Know Before You Go Pricing



SAVE

an average of
\$2,736*
off MSRP!

No Hassle,
Discount Pricing!



CarQuotes.com

Leyden Credit Union Your Life-Long Lender

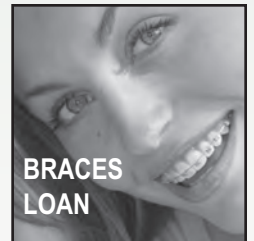
LOANS FOR ALL STAGES OF YOUR LIFE



WEDDING
LOAN



LEGAL FEES LOAN



BRACES
LOAN

We Also Have Loans For:

- New Roof
- Medical Expenses
- Sports Equipment
- School Supplies
- And Much More

Rates As Low As

8.75%

APR

Loans Starting As Low As \$500 | 12-36 Month Terms Available

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RATES

Rates as of March 31, 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.....	0.150% APY*
Holiday	0.200% APY*
IRAs (passbook)	0.200% APY*
Tiered Money Market	0.250% 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 Certificate rates.



LOAN RATES

For qualified buyers. All discounts included. **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	Floor 4% APR
Equity Line of Credit.....	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

Dates To Remember



Monday, April 15, 2013 Scholarship Applications Are Due

Once again, Leyden Credit Union will be awarding three \$500 scholarships to high school seniors and continuing college students.

Applications are due into the credit union on Monday, April 15, 2013. You can pick up an application from our receptionist or download one from our web site at www.LeydenCU.org.



Saturday, April 20, 2013 Annual Shred Day

If you have old documents that you want shredded and disposed, bring them to LCU on Saturday, April 20, 2013 between 9:00 a.m. and 1:00 p.m. We will have an industrial-size shredder in a truck on our front parking lot where you can watch your documents get destroyed. Shredding documents greatly reduces the risk of identity theft. This event is free and open to the public.



Friday, June 7, 2013 Member Appreciation Day

We'll be grilling hot dogs and hamburgers from 10:30 a.m. to 6:00 p.m. on Friday, June 7, 2013. Please make sure to stop by for a complimentary meal which also includes chips and water.

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

We will be closed on the following holidays:

MONDAY, MAY 27, 2013

Memorial Day

THURSDAY, JULY 4, 2013

Independence Day