



THE

# Money

Quarterly Newsletter | July / Summer 2013

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



# Wire



## New Ways to **Save Money** Each Month

### Credit Card Relief Loan

Have a credit card with a high interest rate & balance? If you do then you need **RELIEF!**

- Have LCU Payoff & Close Your Credit Card
- Get a "Relief" Loan at Only 9% for the Balance
- Choose a Term of 24-36 Months
- Enjoy a Fixed Rate & Fixed Payment

ONLY **9%** APR



For about the **same payment amount**, your card will be paid off in 24-36 months! Some members have **saved thousands of dollars** in interest with this type of a loan!

Subject to qualification. Restrictions apply. Payment per \$1,000 borrowed at 9% APR:  
•For 24 Months: \$45.69  
•For 36 Months: \$31.81

## Trim Your Car Payment **Up to 10%** And Trim Your Interest Rate **By 1%** With Our **Payment Shaver** Loan

For vehicle models 2010 or newer. Additional terms & rates available for other loans. All loans subject to qualification & approval. Some restrictions may apply. **Not available on vehicles already financed with Leyden Credit Union.** Existing financing contract or documentation required. **Floor limit 1.9% APR for up to 60 months. Floor limit 2.9% APR for up to 72 months.** Monthly payment per \$1,000 borrowed at 1.90% APR for 60 months is \$17.49. Monthly payment per \$1,000 borrowed at 2.90% APR for 72 months is \$15.15. **This promotional offer may increase the number of payments and may increase interest paid compared to your existing contract terms.** GAP insurance may be required. Loans financed under this promotional offer do not qualify for Skip-A-Pay loan extensions. Not valid with any other offer or promotion. Limited time offer. APR=Annual Percentage Rate.



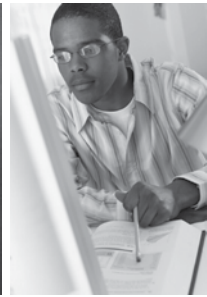
LOOKING TO SAVE MORE MONEY?

Come in for a **FREE FINANCIAL CHECK-UP!**

See Page 3 For Details



# need a loan?



## Almost <sup>It's</sup> Back-To-School Time!

- Sports Equipment Loan
- Musical Instrument Loan
- School Supplies Loan
- And Much More!

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.

## Peace of Mind/Savings By Pre-Planning Final Arrangements 10% Discount to LCU Members From Mount Emblem / Dignity Memorial



Mount Emblem Cemetery and Leyden Credit Union have joined together to give you an important program that will give your entire family peace of mind.

If a loved one died unexpectedly, would you know who to call? Planning a service requires making a myriad of decisions quickly during a period of deep grief.

The Funeral & Cemetery Benefits offered by the Dignity Memorial® network and Mount Emblem Cemetery can help alleviate some of the financial and emotional burdens involved in planning a funeral. These benefits are available

through Leyden Credit Union to you and your family. There's no cost and no need to register. You may use the benefits in advance – to plan your own service or help a family member make their final arrangements – or at the time of need, such as an unexpected death.

Benefits include:

- *10% savings on all funeral/cremation products & services and cemetery interment rights, products & services.*
- *National transferability on prearranged services at no additional charge at any Dignity Memorial provider nationwide*

- *One year unlimited access to the 24-Hour Compassion Helpline®, a telephone grief support program*

If you're ready to make your own arrangements or help a loved one through the process, your local Dignity Memorial provider can help you get started. Stop by one of their locations for your Personal Planning Guide or visit [www.MountEmblem.com](http://www.MountEmblem.com) to learn how to plan in the privacy of your own home.

To find a Dignity Memorial provider near you, call John Moser at 1-630-834-6080 or visit [www.DignityMemorial.com](http://www.DignityMemorial.com).

## CUNA Brokerage Services, Inc.

Retirement and Investment Advice from a Trusted Source

CUNA Mutual Group's **Retirement & Investment Solutions Center** is available to help you plan for retirement while balancing your other financial goals. Helping credit union members is their only reason for existence.

A team of fully registered, licensed, and trained professionals will give you sound, objective advice that is personalized for your individual goals and situation.

[www.members.cunamutual.com](http://www.members.cunamutual.com)

[RetirementServiceCenter@cunamutual.com](mailto:RetirementServiceCenter@cunamutual.com)  
888-888-3940 (Monday-Friday, 8 am-5 pm)

## Please Monitor Your Account If Receiving Social Security Benefits

For security reasons, the routing number that the Federal Reserve assigns to individual electronic payments may vary from month to month.

You do not have to worry about not receiving your benefits. You are getting them, however, if they are coming in with a different routing number, the allocation amounts are not attached to a new number. Because of this, you might find that your entire benefit was placed into your savings account when part of it was supposed to be deposited into your Checking Account or to pay a loan.

Although these type of errors may not be a problem for all members, it can be a problem if you are set up to make automatic payments for paying bills. A payment may not be able to be made if your funds were inadvertently placed into another one of your accounts.

Although these are rare occurrences and the Federal Reserve is not always changing numbers, it is possible that it could affect your account. If you're getting Social Security benefits directly deposited, please make sure that it is in the right account.



Please "Like" Us on Facebook  
[www.facebook.com/LeydenCU](http://www.facebook.com/LeydenCU)



# Looking To **Save Money** Each Month?

## COME IN FOR A **FREE** FINANCIAL CHECK-UP

In order to monitor your health, you are probably going to your doctor, dentist, and optometrist on a regular basis. But what about your financial health? Do you know where to go? Well, you can come here to your credit union and we can give you a FREE financial check-up. **Call us for an appointment at 847-455-8440 and bring us your completed form** from this page and we will get you in for a check-up. We'll give you a thorough exam and we will let you know how much money you can save each month.



### Leyden Credit Union's Financial Check-Up Form

**WITH YOUR CURRENT FINANCIAL INSTITUTION**  
This Column to Be Filled in By Member

#### Checking

Monthly Fee	\$
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#### Car Loan #1

APR		%
Car Loan Balance	\$	
Months Remaining		
Monthly Payment	\$	

#### Car Loan #2

APR		%
Car Loan Balance	\$	
Months Remaining		
Monthly Payment	\$	

#### Home Equity Loan

Fixed or Line of Credit		
APR		%
Balance	\$	
Months Remaining		
Monthly Payment	\$	

#### Other Debt #1 \_\_\_\_\_

APR		%
Balance	\$	
Months Remaining		
Monthly Payment	\$	

#### Other Debt #2 \_\_\_\_\_

APR		%
Balance	\$	
Months Remaining		
Monthly Payment	\$	

**WITH LEYDEN CREDIT UNION**  
This Column for Credit Union Use Only

#### Checking

Basic Checking	\$2 / Month
w/ \$300 Direct Deposit	FREE

#### Car Loan #1

APR		%
Car Loan Balance	\$	
Months Remaining		
Monthly Payment	\$	

#### Car Loan #2

APR		%
Car Loan Balance	\$	
Months Remaining		
Monthly Payment	\$	

#### Home Equity Loan

Fixed or Line of Credit		
APR		%
Balance	\$	
Months Remaining		
Monthly Payment	\$	

#### Other Debt #1 \_\_\_\_\_

APR		%
Balance	\$	
Months Remaining		
Monthly Payment	\$	

#### Other Debt #2 \_\_\_\_\_

APR		%
Balance	\$	
Months Remaining		
Monthly Payment	\$	

**MONTHLY SAVINGS**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**Looking to Save Even More Money?**  
Compare your credit card rate with ours!  
Our LCU Visa Gold has a low 9% APR!

**TOTAL MONTHLY SAVINGS** \$ \_\_\_\_\_

**TOTAL MONTHLY SAVINGS x 12 MONTHS** \$ \_\_\_\_\_

# RATES

Rates as of June 30, 2013. All rates are subject to change without notice. For current rates, please check our web site at [LeydenCU.org](http://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](http://www.LeydenCU.org) for up-to-the minute Certificate rates.

NMLS #809901



## 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 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

## LCU Awards Three Scholarships

Each year Leyden Credit Union awards three \$500 scholarships to graduating high school seniors and continuing education college students. Winners are based on academics, community involvement, and extra curricular activities. They were awarded with their checks from LCU's Chairman of the Board, Rob Hjelmgren, on Member Appreciation Day, June 7, 2013.



The 2013 recipients are:

**Joseph Hillertz** – A West Leyden graduate that will be attending Bradley University and will be studying Mechanical Engineering.

**Sarah Dantino** – A sophomore at Augustana College that is majoring in Psychology.

**Valerie Harris** – A continuing education student at College of DuPage who is a nursing student.

*From Left to Right: Joseph Hillertz, Rob Hjelmgren, and Valerie Harris*

## Here Is What's Coming Soon

In the near future, we will have another surcharge free ATM in the area for members! The new automatic teller machine will be in the new state-of-the-art police station that the Village of Franklin Park is constructing. At press time, we do not have a date on when the police station will be open or when the ATM will be there. We will let you know when it is available.

And coming in 2014, there will be several new fees:

- Annual IRA Fee - \$25
- A one-time Business Account Open Fee - \$25
- Garnishment/Legal Action Fee - \$50

Finance with **LCU**  
Leyden Credit Union

**1.9%**  
APR

Up to 60 Months  
when purchasing  
from Enterprise

Subject to qualification. Restrictions apply.

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

**Add \$750!**

Upon Purchase From Enterprise Car Sales

July 1 - 6, 2013

**Add \$500!**

Upon Purchase From Enterprise Car Sales

July 7 - 31, 2013

**Preview a great selection of used vehicles at [www.CUAutoDeals.com](http://www.CUAutoDeals.com)**

## 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 holiday:

**MONDAY, SEPTEMBER 2, 2013**

*Labor Day*