



THE

Quarterly Newsletter | January / Winter 2013

# Money

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



# Wire



## Our Lowest Rate Ever On Our

# Home Equity Loan

# 3%

APR

- 60 Month Loan
- \$10,000 Minimum
- 80% Combined Loan to Value
- Offer Expires Feb. 28, 2013

Use Your Home Equity Loan For...

- Doing some inside remodeling this winter
- Paying off your holiday bills
- Your child's education
- Paying off credit card debt
- Much more

NMLS #809901



Restrictions apply. Subject to qualification. Please call 847-455-8440 and ask for Jeanette or Liz for complete details or come and see us at the credit union. Payment per \$1,000 borrowed at 3% APR for 60 months is \$17.97.

## Holiday spending can be Intoxicating, but are you now hung-over with credit card bills?

If so, then you need our...



# Holiday Hang-Over Loan

Rates As Low As

# 8.75%

APR

## SAVE MONEY

With Our Low-Interest Loan

With the average APR on consumer credit cards at 16.76%, you should pay off those holiday credit cards with our low rate loan and save money!

Restrictions apply. Subject to qualification. Twelve month loan only. Payment per \$100 borrowed at 8.75% APR for 12 months is \$8.74.

## 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 \$1,000

On Your Trade-In



See page 2 for details.

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



Enterprise will appraise your car using Kelley Blue Book Trade In Value And

**Add \$1,000!**

Preview a great selection of quality used cars at [www.TradesWelcomed.com](http://www.TradesWelcomed.com)

From Jan. 1 - 31, 2013



## 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!*

## Finance Your Car At Leyden Credit Union

Rates As Low As **1.9%** APR

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 36 months is \$28.60.

## LCU Is Your Life-Long Lender

LOANS FOR ALL STAGES OF YOUR LIFE



Wedding Loan



Braces Loan



Sports Loan



Car Repair Loan



Legal Fees Loan

We Also Have Loans For: New Roof • Medical Expenses • Appliance Repair/Purchase • And More

Rates As Low As **8.75%** APR

Loans Starting As Low As \$500.00 • 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.

## Holiday Account Change Takes Effect in 2013

Starting in January 2013, if you need to access some of your Holiday Account funds before the transfer date, you can do so without closing your account! However, there will be a \$10 convenience charge. Also, if you have to close your account early, then the early withdrawal fee does not apply.

If you do not know what our Holiday Account is, it is a separate savings account to be used for holiday purchases. A minimum of \$10 must be

deposited monthly. If you are looking for a way to save money for the season by putting a little bit away at a time, then this account is for you.

The account can be funded regularly through direct deposit or as an automatic transfer from another LCU account. You get to choose one of four dates to have your funds automatically transferred into your regular Savings Account: October 15, November 1, November 15, or December 1.

♥ [lovemycreditunion.org](http://lovemycreditunion.org)



talk about savings.

say hello to the Sprint Credit Union Member Discount.

You'll get:

- **10% off\*** select regularly priced Sprint service plans
- **15% off\*** select regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint)  
Call **877.SAVE.4.CU.** (877.728.3428)  
Visit your local Sprint retail location.

Tell them you're a Credit Union Member to get this exclusive discount.

Ask to be attached to the **NACUC\_ZZM Corporate ID.**

\*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.

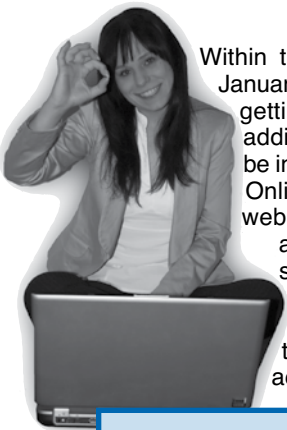
All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit [www.lovemycreditunion.org/Sprint](http://www.lovemycreditunion.org/Sprint).

2012 Sprint Item #800-8

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# Leyden Online & eStatements Enhancement

## eStatements Will Be Part of Leyden Online



Within the next few weeks in January, Leyden Online will be getting an upgrade. In addition, eStatements will be incorporated into Leyden Online, providing a single web site for both your account activity and statements.

Members will be able to enroll and view account statements all

within the Leyden Online service. There will no longer be the need to access two different web sites or remember two different passwords. Once a firm upgrade date is confirmed, we will send an e-mail to all members with the details.

Existing accounts already enrolled in eStatements will be automatically transferred with the Leyden Online upgrade.

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.

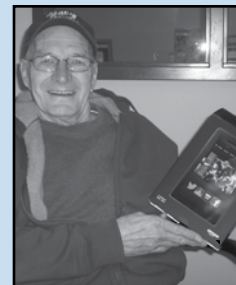
You will receive a reminder e-mail each time a new statement is available for your account. There is no need to wait 4-6 days for the mail. Help save a few trees and go green. Please do yourself a favor and enroll in eStatements next month!

## Thanks To All Who Participated In Our Member Survey

We would like to say "thank you" to all 582 members who participated in our member survey.

In order to serve our members better, a survey was conducted by an outside firm and was available online or on paper between October 21 - November 19, 2012. By filling out the survey and supplying an e-mail address, members were eligible to win one of three Kindle Fires. The winners that were selected at random are Kathryn Haruska, Steven Page, and Brian Wick.

The results of the survey were recently presented to LCU's management. They are currently reviewing the responses and comments to look for ways to better serve the members.



Brian Wick (left) and Susan Page holding their new Kindle Fires from Leyden Credit Union.

## Let's Help Each Other: Send Over Your E-Mail Address

Our e-mail system has proven to be a valuable tool for LCU and its members.



We surely have helped each other.

One example on how it benefited members was with the power outages this past summer. Even though we were without power, we were able to send e-mails from our smart phones

and/or an off site computer to our members.

Although a generator was able to power the Drive-Up, other operations were down. By reading their e-mail message, some members spared themselves from an unnecessary trip.

In addition to notices, we also send out e-mails on our promotions. If we're between newsletters and if you haven't made it to the branch in a while, we still

want to let you know how we can save you money. By getting on our e-mail list, we will let you know what our current promotions are. We want to make sure nobody misses out!

If you would like to get on the e-mail list, please send an e-mail to [marketing@leydencu.org](mailto:marketing@leydencu.org). Please, put your first and last name in the subject line only. **For security reasons, please do not put your account number on the e-mail.**

## Social Security Is Going to Direct Deposit

If you receive Social Security or Supplemental Security Income benefits with a paper check, you must switch to electronic payments by March 1, 2013. If you do not, the U.S. Department of the Treasury may send your benefits via the Direct Express® card program to avoid an interruption in payment.

To provide you with the smoothest transition, we recommend that you request a form that is already filled in with Leyden Credit Union's information. Another option is to use the form that the government sent you in the mail and fill in LCU's routing and transit number: 271984285. You can also enroll online at [www.ssa.gov](http://www.ssa.gov) or call Social Security at 800-772-1213 (TTY 1-800-325-0778).

## Teacher Grant Applications Are Due January 31st

The LCU Teacher Grant Program has been established to provide grants up to \$500 to aid in the development of effective teaching strategies and projects. Three grants are awarded each year. Complete details are on the application.

Grant applications are due in to the credit union on January 31, 2013. You can pick one up at the receptionist desk or you can download one online at [www.LeydenCU.org](http://www.LeydenCU.org). From there, you will need to click on "Online Services" and then click on "Printable Forms."

# RATES

Rates as of December 31, 2012. 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 .....	0.150% 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](http://www.LeydenCU.org) for up-to-the minute Certificate rates.

**REMINDER: ON AUGUST 1, 2012, THE INDEX ON THE TIERED MONEY MARKET CHANGED FROM THE ONE YEAR LIBOR TO THE ONE MONTH LIBOR AS POSTED IN THE WALL STREET JOURNAL.**



## 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

## eZcardinfo.com Enhancing Security Measures On Jan. 6th

The eZcardinfo.com website will have security enhancements installed on January 6, 2013. These enhancements add new Multi-Factor Authentication security features as required by the Federal Financial Institutions Examination Council (FFIEC). These features include:

- Establishing answers to security questions
- Selecting a security image & security phrase
- The ability to register trusted devices you use to access your credit card records online.

Upon your next login after January 6, 2013, follow the on-screen instructions to complete the required steps to increase your account security.

Never heard of eZcardinfo.com? All active Leyden Credit Union credit card holders can view and manage their credit card account using this service. This is a secure website portal for Leyden Credit Union credit card holders hosted by our credit card partner. By using this service, you can view your balance, view card activity, view past statements, make payments, setup eAlerts and much more. If you never used eZcardinfo.com before, give it a try.

Have a Car Loan Somewhere Else? **It's Not Too Late To Save!**  
**Refinance at LCU & SAVE MONEY!**

Restrictions apply. Subject to qualification. Interest rate is based on your credit rating & length of the loan. Payment per \$1,000 borrowed at 1.9% APR for 36 months is \$28.60. Call 847-455-8440 for details. Refinance not available on cars currently being financed by LCU. APR=Annual Percentage Rate.



## Annual Meeting

Wednesday, March 20, 2013  
5:00 p.m. at LCU

### SLATE OF DIRECTORS

George Duffey	Robert Hjelmgren	Valerie Ignoffo
Carole Konetzki	Gene McCormack	Gloria Murawska
David Olson	Marlene Ricchio	Ann Marie Scurto
Joseph Thomas, Jr.		

## 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, January 21st . . . . .Martin Luther King, Jr. Day
- Monday, February 18th . . . . .President's Day

We will be closing at 2:00 p.m. on Friday, March 29th in observance of Good Friday.