



THE Money Wire

Quarterly Newsletter | April / Spring 2016

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



Credit Card Craziiness! *Balance Transfer Blowout & Rewards Are Here*

3.9%
APR

Balance Transfer Rate for 12 Months!

Transfer a credit card balance from another card to your LCU Visa Credit Card and receive a 3.9% APR on that balance for 12 months.

– **NO** Balance Transfer Fee –

Purchases made after the transfer receive the regular rate. Subject to qualification. Restrictions apply. Offer available from April 15 - May 31, 2016. APR = Annual Percentage Rate.



Don't Have an LCU Visa Credit Card? *Now Is The Time to Get One!*

- Rewards are Here! (see page 2)
- 3.9% Balance Transfer Rate (see above)
- Rates as Low as 9.8% APR
- Unbeatable Fees
 - **NO** Annual Fee
 - **NO** Balance Transfer Fee
 - **NO** Over-The-Limit Fee

**travel AND
merchandise
REWARDS
ARE HERE**

SEE PAGE 2 FOR DETAILS

Rewards Are Here for LCU Credit Cards! Redeem Points for Travel Rewards & Merchandise

LCU is proud to announce that we are now offering rewards for using our LCU Visa Credit Card! The new program is called **ScoreCard Rewards** and it could not be any easier as there is no enrollment needed on your end. As of this past February 22nd, you earn one point per dollar spent on all of your purchases. Your point totals can be viewed online at **EZCardInfo.com** or at **ScoreCardRewards.com**. You can also check your monthly credit card statements.

Points can be redeemed for a robust catalog of thousands of items from brand names including Apple®, Brighton®, Pandora®, Dyson®, and Sony®. Online ordering is available "twenty-four/seven" by visiting www.ScoreCardRewards.com. You can also redeem points for air travel, cruises, hotel stays, car rentals, vacation packages and more. Make your travel arrangements online as well.

Another great part of the program is that you can also earn more with "ScoreMore" Bonus Points. ScoreMore is a special feature that allows you to earn additional bonus points at participating retailers online and in-store. Please checkout the participating retailers in the online mall.

If you do not have an LCU Credit Card, now is the time to get one. In addition to great rewards program, our rates are as low as 9.8% APR. Compare that to your current credit card rate! And, as you may have noticed from the cover, we are running a balance transfer promotion from April 15 through May 31, 2016 where your APR will be 3.9% for 12 months on the balance that you transfer over. Please see the cover for complete details. You can apply for a credit card, or any loan, online on our web site at www.LeydenCU.org. You can also call a Loan Officer at 847-455-8440.



ScoreCardRewards.com

SCORECARD
...BECAUSE LIFE SHOULD BE REWARDING!

Use your ScoreCard Rewards Card and earn Bonus Points that can be redeemed for brand name merchandise and travel rewards!

Linda Petricca to Semi-Retire



Linda Petricca has been the Account Specialist and Internal Auditor for Leyden Credit Union for the past thirteen years. Before coming on board at LCU, Linda worked for Motorola Employees Credit Union.

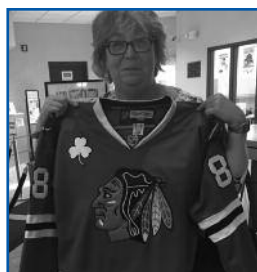
Linda will be semi-retiring and May 14th will be Linda's last day as a full time employee. Starting on May 16th, she will be working two days a week: Mondays and Tuesdays.

Linda's duties include managing new accounts, trusts, IRAs, business accounts, deceased accounts, and the auditing of various reports.

Member Wins Kane Hawks Jersey in "Unity" Scholarship Raffle

The Unity In Community Foundation held a raffle to raise funds for scholarships for graduating seniors at Leyden High Schools and Elmwood Park High School. The prize was a green Patrick Kane Chicago Blackhawks Jersey.

LCU tellers were selling raffle tickets for nearly a month. The winner, Linda Kugelberg, was selected at random on Thursday, March 17th, St. Patrick's Day, at Leyden Credit Union. We thank all of the members who purchased tickets.



The Unity in Community Foundation is a charitable organization that helps those in need in Leyden Township. Please visit www.TheUnityInCommunity.org.

REFINANCE YOUR LOANS AT LCU AND SAVE MONEY

lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

| | |
|--------------------------|---------------------------|
| Consumers Save | Businesses Save |
| 10% | 15% |

On select regularly priced Sprint monthly service. Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more

- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Sprint

Be sure to mention this code for your discount

- Consumer: NACUC_ZJM
- Business: NACUC_ZDS_ZJM

Credit union membership validation is required.

 LOVE MY CREDIT UNION REWARDS

Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc. charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans. Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2014 Sprint Item #800-20 ©2014 CU Solutions Group 091614 3528

LIFE

HAPPENS

If something comes up, LCU can help with a loan



What do you need a loan for?

- new roof
- home repair
- legal fees
- graduation party
- wedding reception
- home remodeling
- funeral expense
- rehearsal dinner
- furnace
- appliances
- vet expense
- education
- car repair
- medical/dental
- driveway
- other _____

SKIP-A-PAY FOR JUNE OR JULY

Here's How It Works

1. Fill out the coupon
2. Return this coupon to LCU with the **\$30 service charge** per loan payment
3. If skipping your June payment, return coupon no later than May 25
4. If skipping your July payment, return coupon no later than June 25
5. Skip your payment

June or July Payment Extension Request Form

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

June or July payment(s) will be deferred and added to the end of the original term of this loan.

I will resume payment(s) after skipping the month of June or July. *I'd like to skip my (choose one):*

June 2015 Loan Payment (Return this form no later than May 25 to skip your June Payment)

July 2015 Loan Payment (Return this form no later than June 25 to skip your July Payment)

I have (choose one)

Enclosed a check in the amount of \$30.00

Authorized a transfer from my account # _____

Member Signature

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

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 LCU'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, Quick Cash and Mortgages are excluded. All other terms and provisions of 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. Skip-A-Pay requests are subject to approval.

RATES

Rates as of March 31, 2016. 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* |
| Money Market (Tiers 1-4) | 0.200% APY* |
| Money Market (Tier 5 / \$50K +) | 0.432% 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 based on credit performance.

| | |
|----------------------------------|--------------|
| Share Secured | 2.00% APR† |
| Signature Loans | 9.25% APR† |
| Variable Rate | Floor 4% APR |
| Home 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

| | |
|--------------------------|-----------------|
| Visa Share Secured | 8.88% APR† |
| Visa Platinum | 9.8%–17.8% APR† |

Based on Credit Qualifications

*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 |

HOLIDAY HOURS

Monday, May 30th | CLOSED
Memorial Day

Monday, July 4th | CLOSED
Independence Day

IMPORTANT DATES

April 16th | Annual Shred Day

Shred Day will be held on April 16 from 8:30 am - 12:30 pm. This is a FREE event where members can bring in old documents, credit card statements, medical records, etc., that they want to be discarded or “shredded”. A truck with a shredder comes to LCU and you can watch the operators shred your papers. This service is NOT for businesses. Limit of 3 boxes/bags per family.



June 3rd | Member Appreciation Day

We will be grilling hot dogs and hamburgers from 10:30 am to 6:00 pm on June 3rd. Please stop by for a complimentary meal, including chips and a bottle of water. Later in the afternoon, there will be a singer-guitarist performing. The Unity in Community Foundation will also be at Member Appreciation Day hosting a car wash fundraiser. The foundation helps those in need in Leyden Township. Please visit www.TheUnityInCommunity.org.

Cash Advances Now Require PIN

With the introduction of chip cards, any member that wishes to perform a cash advance with their credit card will be required to enter their PIN to complete the transaction. This is an added security measure to help reduce card fraud. Members should be ready to enter their PIN if they perform a cash advance either at the credit union office or any cash advance location. If you do not know your PIN, please contact us.

Important Card Reminders

The transition from Visa Gold to Visa Platinum with Chip technology has been going smoothly for the last 4 months. Over the next 2 years, all Visa Gold cards will be replaced as Visa Platinum with a chip as cards expire. Be sure to look for PIN letters along with new cards. PINs are now issued per person, not per card number. Each member will receive a PIN for use only at ATMs or for any cash advance transactions. A PIN will not be needed for everyday purchases.

In February, we converted our Mastercard and Visa Classic cards to Visa Platinum with a chip. Any member that has not activated their new Visa Platinum card is reminded to do so right away. Activating your card is an important part of card security. It informs us that you are in possession of your card and it is not lost in the mail. It also ensures you it is ready for immediate use, avoiding possible activation complications, should an urgent matter arise.

Visa Debit cards are not yet being issued with Chip Technology. According to our card partner, sample cards will soon be issued to the credit union employees for pilot testing. We hope to begin issuing Debit Chip cards to members within the next few months. Similar to our Gold/Platinum transition, we will issue Debit Chip cards as existing cards expire. We will post updates via the web site and e-mail as they become available.

For more information about these changes, or if you have trouble activating your card, please visit www.LeydenCU.org or call the credit union office.