



# THE Money Wire

Quarterly Newsletter | July/Summer 2016

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



## What Would You Do WITH \$10,000?



### REDUCED RATE HOME EQUITY LOAN

- 60 Month Loan
- \$10,000 Minimum
- NO FEES On Amounts Over \$20,000

# 3% APR

#### Uses For Your Loan:

- Payoff Credit Cards
- Remodel Your Home
- Pay For Tuition
- Other \_\_\_\_\_

Rate Goes Back Up to 5% APR on AUGUST 1st!

→ **LOCK-IN NOW!** ←

Subject to qualification. Restrictions apply. Payment per \$1,000 borrowed at 3% APR for 60 months is \$17.97. 80% combined loan to value. Offer expires July 30, 2016. APR=Annual Percentage Rate.



NMLS #809901

EQUAL HOUSING  
LENDER

**IT'S BACK!**

## Back to School "Quick Cash" Loan NO CREDIT CHECK!

SEE  
PAGE  
TWO

# Back-To-School “Quick Cash” Loan

NO CREDIT CHECK • EASY APPLICATION FORM

For Amounts Of: \$500 • \$750 • \$1,000 • \$1,500



## Use Your Loan For:

- Sports Equipment
- Tuition
- Dorm
- Books
- More!

**REQUIREMENTS** Must be a member for at least 60 days. Must not have caused a loss to Leyden Credit Union. Must be current on all LCU Loans and Credit Cards. Must present a current pay stub or proof of income. Must have a current Payroll Deduction or Direct Deposit to support an automatic payment. Must have 25% (or more) of your loan amount in your Savings Account to pledge against the loan:

- \$500 Loan: \$125.00
- \$750 Loan: \$187.50
- \$1,000 Loan: \$250.00
- \$1,500 Loan: \$375.00

Available July 13 – Aug. 31, 2016 • You Must Call For An Appointment  
\$35 Non-Refundable Loan Processing Fee • 18% APR • 9 Month Maximum

Payment per \$100 borrowed at 18%: Semi-Monthly/18 Payments: \$5.96; Bi-Weekly/18 Payments: \$5.93; Monthly/9 Payments:\$11.97

## LCU Makes Another Donation to Unity in Community Foundation

On May 4th, LCU made a donation to the Unity in Community Foundation. The foundation is a growing charitable organization that provides service to individuals and families in Leyden Township in their time of need. The donation will help provide the funds for the foundation to carry out its charitable mission. This is the second consecutive year that LCU made a donation to the Unity in Community Foundation.

In recent years, some of the contributions that The Unity In Community Foundation have provided include purchasing a van with a wheel chair lift for a young lady with an incurable disease as well as providing a service dog for a young lady with epilepsy to help her gain admission to college. In addition, the foundation also grants several scholarships each year.

LCU and Unity have partnered together at various events and fundraisers. By working together, each organization believes that they will each gain greater exposure and a larger presence in the community that they both serve.

According to David Lukas, LCU President and CEO, the foundation and Leyden Credit Union both share the same goal: helping those in the Leyden Township community.

If you'd like to make a donation to the Unity in Community Foundation, please see one of our tellers.



For more information  
please visit  
[TheUnityInCommunity.org](http://TheUnityInCommunity.org)

## CUNA Retirement & Investment Solutions

If you are interested in investing your money or for planning for retirement, you can contact our partners at CUNA Brokerage Services, Inc. They can advise you on the following:

- Retirement Strategy/Planning
- Investment Planning
- Retirement Income Planning
- Education Funding
- Insurance Planning

Their experienced team of fully registered, licensed, and trained professionals are there to help.

Call the Retirement & Investment Solutions Center at 888-8888-3940 or you can visit them at [www.members.cunamutual.com](http://www.members.cunamutual.com).

# Leyden Credit Union Awards Teacher Grant and Scholarships

Each year, Leyden Credit Union awards up to three \$500 scholarships and up to three \$500 teacher grants.

The teacher grant is to provide aid in the development of effective teaching strategies and projects. The grant is meant as a supplement to general operating funds, not as a substitute.

East Leyden High School Digital Literacy and Consumer Education teacher Amy Gorzynski was the recipient of this year's teacher grant award. Ms. Gorzynski will be using her grant to help fund a year-long research project on inquiry-based and project based learning.

As for the scholarships, applicants are judged on academic achievement as well as extracurricular activities. This year's winners are Alissa Hagen, Sara Dantino, and Jimmie Whaley.

Alissa Hagen graduated from Elmwood Park High School and will be attending the

University of Oklahoma in the fall to earn a degree in Environmental Engineering.

Sara Dantino graduated from Augustana College in May and will be attending Western Michigan University to pursue a graduate degree in Industrial and Organizational Psychology.

Jimmie Whaley graduated from East Leyden High School and will be attending Triton College. He will transfer to a four-year school after two years. He will be pursuing a degree in Graphic Arts.

Scholarship and grant applications can be downloaded at [www.LeydenCU.org](http://www.LeydenCU.org). The Scholarship applications are due on March 1st and grant applications are due on January 31st.

*Pictured, top right, Amy Gorzynski holding up her teacher grant check. Right, scholarship winner Alissa Hagen (second from the right) with her parents and LCU President and CEO David Lukas (right).*



## Member Appreciation Day a Huge Success



Member Appreciation Day was held on June 3rd in the LCU front parking lot. It was a huge success. In addition to the grilling of hamburgers and hot dogs, the day was filled with many activities.

LCU would like to thank the Franklin Park Police Department for coming out and providing the child safety finger printing service. Our friends from the Unity in Community Foundation were also on hand holding a car wash fund raiser for their scholarship fund.

Several vendors were also present. An Enterprise Car Sales Representative was here with a vehicle to answer member questions and Sam's Club had a table set up with information on the Sam's Club membership along with coupons and dessert for LCU Members. We would also like to thank Sam's Club for donating a portion of the food.

And finally, LCU also had a free raffle with fifteen prizes. And as always, thank you for being a member!

## Do You Have An LCU Checking Account?

- FREE With \$300/Monthly Direct Deposit
- Includes FREE Debit Card
- FREE Online Bill Pay Available
- Only \$2/Month Without Direct Deposit
- Overdraft Protection Available
- No Minimum Balance

# RATES

Rates as of June 30, 2016. 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.....	0.050% APY*
Holiday .....	0.050% APY*
IRAs (passbook) .....	0.050% APY*
Money Market (Tiers 1-4) .....	0.150% APY*
Money Market (Tier 5 / \$50K +) .....	0.448% 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 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% APRT
Signature Loans.....	9.25% APRT
Variable Rate	Floor 4% APR
Home Equity Line of Credit.....	4.00% APRT
New Auto Loan.....	1.90% APRT
Used Auto Loan .....	1.90% APRT

## VISA® CREDIT CARD

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

Visa Share Secured .....	8.88% APRT
Visa Platinum.....	9.8%–17.8% APRT

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, Sept. 5th  
CLOSED | Labor Day

# New Credit/Debit Card Fraud Notifications

We partner with a service provider to monitor credit/debit card activity 24 hours a day. They use a sophisticated software system to detect possible fraudulent transactions to protect members from unauthorized purchases.

Beginning **July 5th**, our credit/debit card partner will enhance their transaction notification service. In addition to the existing automated telephone call system, e-mail and text message notifications will be added to reach our members of suspected card transactions. Protecting you is important and we are excited to offer these new fraud detection services!

For members that have a cell phone number on file, SMS messaging (text messages) will be incorporated into the notification process. Members may receive a text message asking to confirm if suspected card purchases are valid or not. No charges will be imposed by your cell phone carrier.

Members that have an e-mail address on file may also receive an e-mail notification on behalf of Leyden Credit Union. Similar to text messages, you will be asked to confirm if suspected card purchases are valid or not.

The e-mail notifications will include your name and the last 4 digits of your card. Text messages will only include the last 4 digits of your card. You will see “Leyden Credit Union” in both types of notifications. You will only be asked to verify your purchases; no personal information will be requested.



A telephone number will be included in the notifications to reach a fraud alert specialist if you wish to discuss the matter further or confirm the authenticity of the notification. Text messages will be sent from an SMS short-code: **32874**.

It is extremely important that LCU has your correct cell phone number and e-mail address on our system. Please feel free to confirm with an employee that we have your current contact information.

If you are unsure if an automated call, text message, or e-mail you’ve received is legitimate, you are welcome to contact LCU directly to confirm any card activity on your account. Please do not reveal any personal or private information about you or your card unless you are confident you are responding to a trustworthy notification.

## Save Money & Time with an Enterprise Car! 1.9%<sup>APR</sup> From LCU – Up to 60 Months

Subject to qualification • Restrictions Apply

### Enterprise Offers:

- No-Haggle Pricing
- Vehicle Certification
- FREE Carfax® Report
- 7-Day Repurchase Agreement



[www.EnterpriseCarSales.com](http://www.EnterpriseCarSales.com)