

Quarterly Newsletter | April / Spring 2017

THE Money Wire



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



SAVE MONEY ON A PERSONAL LOAN

2% OFF

Your Qualifying Rate On A **Personal Loan**

When "Life Happens," LCU Is Here To Help!



PAYOFF BILLS

TAKE A VACATION



DO HOME PROJECTS

Need Help With Something Else? Call Us At 847-455-8440. We Would Love To Help You Out.

Subject to qualification. Restrictions apply. 12, 24, or 36 month terms available. Expires April 29, 2017. \$10,000 Maximum.

BALANCE TRANSFER BLOWOUT!

0% APR

FOR 6 MONTHS

Details on Page 2

SAVE MONEY - TRANSFER A BALANCE



Transfer any credit card balances to your **LCU Visa Credit Card** and receive a rate of **0%** for **6 months!**

NO FEES

Balance transfers completed through Apr. 29, 2017 will receive 0% promotional APR for 6 months from the date of the first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. APR = Annual Percentage Rate. Valid for consumer accounts only.

Don't Have An LCU Visa Platinum Credit Card?

That's OK! Apply for one online at www.LeydenCU.org or you can call us at **847-455-8440**



Unbeatable Terms

- **NO** Annual Fee
- **NO** Balance Transfer Fee
- **NO** Over Credit Limit Fee

Low Fixed Rates

As Low As
9.8% APR

Rewards Program

Earn points for merchandise, gift cards, & travel discounts.



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever - another **BEN**efit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



SKIP JUNE OR JULY'S LOAN PAYMENT

Use Our "Skip-A-Pay" If You Need Some Cash

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 24
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 2017 Loan Payment (Return this form no later than May 25 to skip your June Payment)

July 2017 Loan Payment (Return this form no later than June 24 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're skipping. If a full payment is transferred from savings/checking at LCU, the payment will not be made. Questions? Please call LCU's Loan Dept. 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.

REWARD YOURSELF WITH SCORECARD

Earn Points For Travel, Merchandise, & More With LCU'S Visa

Have you forgotten what you can use your Visa Platinum ScoreCard points for? Not only does Leyden Credit Union have the best LOW, FIXED rate credit card available, but we also have a great rewards program! ScoreCard offers members so many ways to redeem your points, no other card can compete. Check out all the ways you can redeem your points:

AIRLINE TICKETS: Pay for your airline tickets using your points. Choose from multiple airlines for the most flexibility.

CRUISES: Book your next cruise vacation and pay for it with your points. Many destinations and cruise lines available.

HOTEL STAYS: Your points can be used to pay for your next hotel stay as well. Search by hotel brand/name, locations, and rating.

CAR RENTAL: The next time you need to

rent a car, pay with points. Many choices of brands and locations available.

EVENTS/ACTIVITIES: Use your points to attend a variety of events, attractions, or activities, either at home or on your next vacation. Hundreds of events to choose from with new ones added monthly.



MERCHANDISE:

Find brand-name items, such as Apple, Samsung, Fitbit, Coach, Bose, Pandora,

and more. Search from thousands of items available by category, point value, brand name, or key word. Save an item in a wish-list for a future redemption.

BP GAS DISCOUNT: Save at the pump at participating BP Gas locations. Redeem your points for a 50¢ per gallon discount

on your fill-up (up to 20 gallons) with your LCU Visa Platinum.

DONATION: Choose to redeem points to support charities, such as The Red Cross, The Make-A-Wish Foundation, The Salvation Army, or the American Cancer Society. Over 20 charitable organizations to choose from.

CONTESTS: Redeem points to enter drawings for prizes, such as gift cards, game systems, or other popular items. New items added monthly.

Be sure to use your Visa Platinum card for all your everyday purchases to maximize your point earning potential.

And finally, 24/7 ScoreCard support is available by calling 800-854-0790. To see what you've been missing, please visit www.ScoreCardRewards.com.

Annual Shred Day

Saturday, April 22nd • 8:30 am - 12:30 pm

Bring old documents with sensitive/confidential data to get shredded. No magazines / newspapers. Shred Day is to prevent identity theft. A shredder will be at LCU on a truck. See your documents get shredded.

Limit 3 boxes / bags per family. Not for businesses.

Member Appreciation Day

Friday, June 2nd • 10:30 am - 6:00 pm

We will be grilling hot dogs and burgers. Stop by for a complimentary meal, including chips and a bottle of water. We will be adding more activities. Please visit us at www.LeydenCU.org as we get closer or if you'd like to get on our e-mail list, send an e-mail to marketing@leydencu.org.

RATES

Rates as of March 31, 2017. 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.....	0.05% APY*
Holiday	0.05% APY*
IRAs (passbook)	0.05% APY*
Money Market.....	0.15% APY*
Premier Share Draft.....	0.05% 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

NOW WITH
SCORECARD
REWARDS PROGRAM
www.ScoreCardRewards.com

*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/Closings

Friday, April 14	Close at 2:00 pm	Good Friday
Monday, May 29	CLOSED	Memorial Day
Tuesday, July 4	CLOSED	Independence Day

ONLINE BILL PAY UPGRADE ON MAY 1

Clean, Simple, and Productive

LCU is upgrading Bill Pay on May 1, 2017 to make paying bills better, easier, and more convenient than ever. This upgrade should not disrupt your service. In fact, we're making the entire upgrade as simple and seamless as possible for you. Here's what you can expect when your Bill Pay upgrades on May 1st:

- Bill Pay has a new look that simplifies the process of paying multiple bills.
- All of your payees and any scheduled payments will automatically carry over to the new system.
- If you need to add a new payee, just select the "Add a Payee" button at the top of your dashboard.
- For more information about adding payees and scheduling payments, go to the "Help" tab in your Bill Pay.



To view a short demo to see the enhanced simplicity and convenience of our upgraded Bill Pay system, please go to our home page at www.LeydenCU.org. From there, go to the "LCU News" section, which is on the lower right corner, and click on the "Leyden Online Bill Pay Upgrade" link. From there you can find the link to the demo.

Home Equity Line of Credit

Do What You Want, When You Want

- Draw pre-approved funds as needed
- 5 year draw period with 15 year repayment
- Variable interest rate as low as the Prime Rate (floor rate of 4% APR)
- No fees with a \$20,000 loan with an initial draw of \$10,000



Use Your Line of Credit For:

- Paying Off Credit Cards / Debts
- Home Improvements
- Pay For Tuition
- And Much More

NMLS
#809901

