



# THE Money Wire

Quarterly Newsletter | July / Summer 2017



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



# LIFE HAPPENS

When it does, LCU is here to help with the funds you need, when you need them. With better rates than most credit cards, we've helped members with:

- NEW ROOF
- CAR REPAIR
- LEGAL FEES
- NEW AIR CONDITIONER
- HOME REPAIR
- AND MORE



*What else can we help you with?*



Good things also **happen**, but they can be expensive. LCU can help with the happy occasions as well. We've provided funds for **WEDDINGS, QUINCEANERAS,** and other events.

Need some funds to take a **VACATION** before the kids go back to school? We can help!

**PERSONAL LOANS**  
RATES AS LOW AS **9.25%** APR

Subject to qualification. Restrictions apply. Minimum loan amount is \$500. 12, 24, or 36 month terms available. APR = Annual Percentage Rate.

## BACK TO SCHOOL "QUICK CASH" LOAN

SEE PAGE 2  
FOR DETAILS!

# Back-To-School "Quick Cash" Loan

## NO Credit Check • Easy Application Form

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



LCU



### Use Your Loan For:

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

### REQUIREMENTS

- Must be a member for at least 60 days.
- Must not have caused a loss to LCU
- Must be current on all LCU Loans & Credit Cards.
- Must present a current pay stub/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 10 – Aug. 31, 2017 • 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

## Debit Chip Cards Are Here



We are excited to announce that Visa Debit cards with a Chip are now shipping. As existing Debit cards expire, members will receive a Chip Debit card with a new design. PIN codes will not change if a Chip Debit card is replacing an expired non-Chip card. Existing non-Chip Debit cards will continue to function until your new Chip Debit card is received and activated.

We are offering our members a one-time opportunity to request a Chip Debit card early instead of waiting for their existing card to expire. If you wish to receive a Chip Debit card now, please contact the office at 847-455-8440. Once you activate your new Chip Debit card, be sure to update any services that regularly charge your card (i.e., Netflix, iPass, iTunes, gym membership, etc.).

## Use Digital Wallets With LCU Cards

ApplePay, Samsung Pay, & Android Pay are supported

As a reminder, the most popular digital wallet providers are fully supported with your LCU Credit and Debit Cards: **ApplePay**, **SamsungPay**, and **AndroidPay**. By supporting these industry leading providers, members can easily make everyday purchases using the most accepted and trusted digital wallet technologies.

Members are encouraged to use a digital wallet for purchases whenever possible to significantly reduce the chances of experiencing future card fraud. Using a digital wallet never exposes your actual card information so it can never be stolen during a merchant security breach. Using a digital wallet is actually the **safest** and **most secure** way to make a purchase. It's even **safer** and **faster** than chip cards.

To learn more about digital wallets, please visit [www.LeydenCU.org](http://www.LeydenCU.org).



# \$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](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



# Upgrade Coming Soon To Leyden Online

Within the next couple of months, Leyden Online will be getting a significant redesign and face lift. This update will give our online service a more modern look and feel whether you are using your desktop, laptop, tablet or smartphone. This redesign will also serve as a new technology foundation as we continue to improve and add value to our online services.



Once a change-over date is finalized, we will be sending a notice to all members by e-mail. If you want to add your e-mail address to our records, please send an e-mail to [marketing@leydencu.org](mailto:marketing@leydencu.org) so you'll never miss any important announcements from your credit union.

## Online Bill Pay Has Been Upgraded

Recently, an upgrade to the Leyden Online Bill Pay service was completed. The new interface streamlines bill payment management with fewer clicks and improved navigation.

If you've never used Leyden Online Bill Pay, a **FREE** service, we welcome you to try it. Pay and manage all your bills from one web portal and one password. No need to visit all the web sites of your billers. No need to setup multiple passwords for every bill. Take the pain and extra time out of paying bills with Leyden Online Bill Pay.

To learn more about Leyden Online Bill Pay, please visit [www.LeydenCU.org](http://www.LeydenCU.org).

## LCU Donates to Unity in Community Foundation

On June 2, 2017, LCU made a donation to the Unity in Community Foundation, a charitable organization that provides service to those in Leyden Township in their time of need. The donation will help the foundation carry out its charitable mission. This is the third consecutive year that LCU made a donation.

Some contributions that the foundation has made 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 student with epilepsy to help her gain

admission to college. The foundation also grants scholarships each year.

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

Please visit [www.TheUnityInCommunity.org](http://www.TheUnityInCommunity.org).



*LCU Chairman Rob Hjelmgren (center) presenting a check to Tom Brimie (left) and Ron Schammert (right) from the Unity in Community Foundation.*

## Another Successful Member Appreciation Day



Member Appreciation Day was held on Friday, June 2nd. Members were treated to grilled hot dogs and burgers along with bottled water, chips, and cookies.

The 2017 Scholarship recipients were also presented with their checks. Pictured in the far left of the photo is LCU Chairman Rob Hjelmgren with the winners. From left to right: Weronika Trzaska, Carolyn Chrastka, and Sam Grimaldi.

Other participants included Enterprise Car Sales and Santa's Village, which raffled off four tickets. And finally, the Franklin Park Police Department was on hand doing child finger printing and car seat checks. As always, we thank you for being a member.

## We're Selling DISCOUNTED TICKETS

For **Santa's Village!**

Regular Price: \$24.25

LCU Price: \$16.25

**SAVE \$8  
PER TICKET**

*Please see a teller to purchase your discounted tickets*

# RATES

Rates as of June 30, 2017. 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.....	0.05% 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](http://www.LeydenCU.org) for up-to-the minute Share Certificate rates.

## LOAN RATES

For qualified buyers.  
All discounts included.



**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 4.00% APR
Home Equity Line of Credit.....	4.25% 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](http://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 Closings

Tuesday, July 4th	CLOSED	Independence Day
Monday, Sept. 4th	CLOSED	Labor Day

# People Helping People LCU Is Here For Your Financial Concerns

Everyone's financial situation is different. While we don't have the ability to resolve all our members' financial issues, we strive to be a resource towards that goal.

With that in mind, we would like to know what types of issues and concerns might be keeping you up at night. Common concerns are:

- How do I stretch my income?
- How do I create a budget?
- Am I putting enough away for retirement?
- Am I getting enough return on investments?
- How am I going to pay for my kids' college?
- Is there something else?

If you have these or any other financial concerns, please e-mail me at [david.lukas@LeydenCU.org](mailto:david.lukas@LeydenCU.org) or call 847-455-8440. Either I or one of my staff will reach out to you. If we can't help you directly, we'll see if one of our strategic partners can. We're here to help. Please just ask.

Sincerely,

**David Lukas**  
Leyden Credit Union  
President & CEO



## Sign Loan Documents Remotely

We've made the loan application more convenient with eSign! eSign lets you sign your loan wherever you are, so you can wrap up the paperwork faster and easier. Sign documents from your internet accessible desktop, laptop, tablet or smart phone. You must have e-mail access. Available for personal, auto, and recreational vehicle loans. Please call a Loan Officer for details at 847-455-8440.