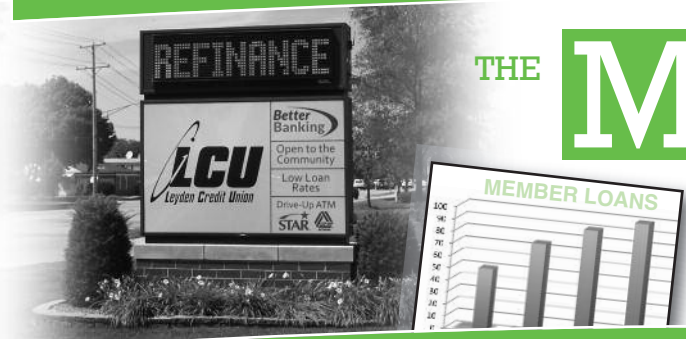


# THE Money Wire



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



## ENJOY A FAST & EASY WAY TO SAVE MONEY

### REFINANCE YOUR CAR LOAN



### WE'LL REDUCE YOUR RATE BY

# 2%\* APR

#### EXAMPLE

\$20,000 Loan | 60 Months Remain

#### TOTAL INTEREST

- Current loan from dealer
    - 4.9% APR **\$2,590.59**
  - 2% reduction from LCU
    - 2.9% APR **\$1,509.16**
- SAVINGS \$1,081.43**

LCU will pay off your balance from the dealer or bank & give you a new loan with the same number of payments remaining, but with your new lower rate. **Enjoy a new lower monthly payment!**

Call **847-455-8440** or apply online at [www.LeydenCU.org](http://www.LeydenCU.org)

Subject to qualification. Restrictions apply. \* **FLOOR RATE IS 1.9% APR.** Offer does not apply to existing LCU auto loans. **EXPIRES OCTOBER 31, 2017.** Promotion is valid only on loans of \$10,000 or more for 36 months or more. Documentation of current loan must be presented. APR = Annual Percentage Rate.

# LCU's Skip-A-Pay Program

Free-Up Some Cash By **Skipping** Your November or December Loan Payment

## Here Is How It Works...

- Fill out the coupon below.
- Return the coupon to LCU with the \$30 convenience charge per loan payment.
- If you're skipping your November payment, return your coupon no later than October 25th.
- If you're skipping your December payment, return your coupon no later than November 25th.
- Skip your payment!

**This offer is available on all accounts which are in good standing.** Payments cannot be skipped in consecutive months. One-Payment Balloon Loans, Lines of Credit, Shaver Refinance Loan, "Quick Cash" Loans, and Mortgages are excluded. All other terms and provisions of the 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. All Skip-A-Pay requests are subject to approval.

LEYDEN CREDIT UNION'S FALL SKIP-A-PAY

## NOVEMBER OR DECEMBER PAYMENT EXTENSION REQUEST

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

The November or December payment(s) will be deferred and added to the end of the original term of this loan.

I will resume my payment(s) after skipping the month of November or December.

### I would like to skip my: (Choose one)

Nov. 2017 loan payment (Return this form no later than Oct. 25 to skip your November payment)

Dec. 2017 loan payment (Return this form no later than Nov. 25 to skip your December payment)

### I have (choose one):

Enclosed a check in the amount of \$30.00

Authorized a transfer from account # \_\_\_\_\_

Return to: LCU, 2701 N. 25th Ave., Franklin Park, IL 60131, Attn: FSR Dept.

\_\_\_\_\_  
Member Signature



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.

## Beware of E-Mails Claiming to be the IRS

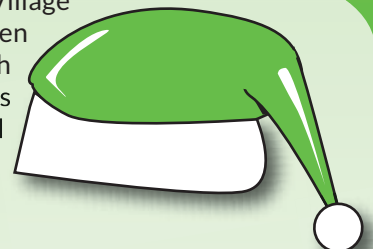
Please be aware that there are e-mails being delivered that claim to be the IRS. The e-mails even use the emblems of the IRS and the FBI. The e-mail tries to get you to click on a link to download a fake FBI questionnaire. Instead, the link downloads a certain type of malware, called *ransomware*, that will prevent you from accessing data stored on your device unless you pay money to the scammers.

If you do happen to have a tax issue, your first contact from the IRS will NOT be a threatening e-mail or phone call. Your first contact will be sent via postal mail.

For more information, please visit [www.irs.gov/newsroom](http://www.irs.gov/newsroom) and then scroll down to the article titled, "IRS Issues Urgent Warning to Beware IRS FBI Themed Ransomware Scam."

## LCU Is Still Selling Discounted Tickets for Santa's Village

This year, Santa's Village AZoosment Park is open on weekends through December 23rd. LCU is still selling **discounted** tickets for \$16.25 each. The regular price on tickets is \$24.25.



Santa's Village is located in East Dundee, IL. For more information, visit [www.SantasVillageDundee.com](http://www.SantasVillageDundee.com).

# Protect Yourself From the Equifax Data Breach

On September 7, 2017, Equifax Inc. disclosed a recent data breach that potentially impacts roughly 143 million U.S. consumers. Beginning in the middle of May through July 2017, criminals were able to exploit a vulnerability on an Equifax website application and gained unauthorized access to sensitive, personal information.

Personal information accessed included names, birth dates, addresses, and Social Security numbers as well as credit card numbers of roughly 209,000 U.S. consumers.

While most consumers do not interact directly with credit bureaus, financial institutions, credit card companies, retailers, and other lenders are required to report account information to them for credit reporting purposes.

Equifax has established a secure site at

[www.equifaxsecurity2017.com/potential-impact/](http://www.equifaxsecurity2017.com/potential-impact/) to check if your personal information has been potentially impacted. Additionally, Equifax is providing a one-year complimentary identity theft protection and credit monitoring services through TrustedID Premier for all U.S. consumers regardless of whether or not your personal information was potentially impacted. For more information, please visit [www.equifaxsecurity2017.com/enroll/](http://www.equifaxsecurity2017.com/enroll/).

### How Can LCU Help Protect Your Account?

It is important to ensure your contact information is up-to-date with LCU so that we may contact you promptly when there is suspicious activity on your debit or credit card accounts. Please see a credit union employee or call us at 847.455.8440 to make sure your information is up-to-date. We will need to confirm that you have a verbal security password. For your security, we

may be asking additional security questions when you contact us by phone.

We recommend that you review account history and statements frequently and that you contact us immediately at 847.455.8440 if you discover anything suspicious.

To reduce the chances of identity theft, you can "freeze" your credit files. With a freeze, you lock your credit report and no one can see it except you and only you can unlock it. ([consumersunion.org/research/security-freeze/](http://consumersunion.org/research/security-freeze/)). Be aware you will need to plan ahead and notify the credit bureaus to lift a freeze a few days before applying for new credit.

And finally, it is highly recommended that you check your credit reports at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) for free once a year.

## Use Your Card and Win Big!



If you have an LCU Visa Credit Card, you are automatically entered!

Earn an additional entry for each qualifying purchase made with your ScoreCard® Rewards Card through October 31, 2017.

- GRAND PRIZE:** 1 Million ScoreCard® Bonus Points
- 1ST PLACE:** 350,000 ScoreCard® Bonus Points
- 2ND PLACE:** 150,000 ScoreCard® Bonus Points

For complete prize list and sweepstakes rules, visit [www.ScoreCardRewards.com](http://www.ScoreCardRewards.com)

**DON'T HAVE AN LCU VISA CREDIT CARD?**  
Apply online at [www.LeydenCU.org](http://www.LeydenCU.org) or call 847-455-8440.

## Prepare For Winter With a Home Equity Loan

Before you know it, winter will be here, so now is the time to get your home prepared before the weather goes bad. Use the equity in home to make those needed upgrades before Old Man Winter comes knocking on your door. What do you need done?

- NEW WINDOWS
- NEW ROOF
- NEW FURNACE
- SOMETHING ELSE?



We have both fixed rate and variable rate Home Equity Loans available to use for your projects. We have 60, 84, 120, and 180 month terms available for our fixed Home Equity Loan. With our Home Equity Line of Credit, there is a five year draw period and a 15 year repayment period.

If you have questions, please call a Loan Officer at 847-455-8440. You can also apply online at [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 BENefit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



# RATES

Rates as of September 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.

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 4.00% 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



**“Like” Us On Facebook**



**Follow Us on Twitter**

# LCU's Holiday Hours And Closings

DATE	HOLIDAY	HOURS
Monday, Oct. 9	Columbus Day	CLOSED
Friday, Nov. 10	Veterans Day Observed	CLOSED
Saturday, Nov. 11	Veterans Day	8:30 am – 12:30 pm
Wednesday, Nov. 22	Day Before Thanksgiving	Extended Hours: 8:30 am – 6:30 pm
Thursday, Nov. 23	Thanksgiving	CLOSED
Friday, Nov. 24	Day After Thanksgiving	CLOSED
Saturday, Nov. 25	No Holiday	8:30 am – 12:30 pm
Monday, Dec. 25	Christmas	CLOSED
Monday, Jan. 1	New Year's Day	CLOSED

## LCU Helps The Unity in Community Foundation

The Unity in Community Foundation held their annual fundraiser on Saturday, September 9th at the Underpass Lounge in Franklin Park. The foundation is a charity organization that helps those in need in Leyden Township. For the third year in a row, Leyden Credit Union sponsored the Raffle and Auction Tent.

This year, the foundation raised funds for a local resident's kidney transplant. While recovering, he will not be able to work and the assistance from the foundation will help him and his family with their expenses. The event also raised funds for scholarships, food pantries, and more.

For more information on The Unity in Community Foundation, please visit [www.TheUnityInCommunity.org](http://www.TheUnityInCommunity.org).



## \$250 Off Closing Costs

Whether seeking to purchase a new home or refinance your existing mortgage, LCU has great options! We are offering **\$250 off closing costs** for all applications submitted by October 31, 2017. For additional information, call CU America, LCU's first mortgage division, at 630-620-5200. You can also apply online at [www.CUAmerica.com/leydencu](http://www.CUAmerica.com/leydencu).