



## Stick a Fork in 2020 ... it's 2021!

Let's all agree to put 2020 in the rear view mirror and wave it a *not-so-fond* farewell!

The new year brings with it a sense of relief, of hope, of better (*more normal*) things to come. Loyola Credit Union is here to help those things come true. Our numerous quality products and services are designed with your financial needs and wellness in mind.

If you haven't already done so, now is a good time to review your finances, develop a budget, and learn to control your finances (and not let *them* control you). Need help? We're here to provide guidance. And our products and services (and low rates!) help you get the most for/from your money.

As we experienced in 2020, life throws a lot at us. Let your Loyola Credit Union help you and your family enjoy a more secure 2021.

## FREE Tips on Retirement, Money Management

While COVID-19 has put a 'hold' on group seminars, our friends at Infinity Financial Concepts, Inc. continue to offer ONE-ON-ONE sessions. Get a better understanding of your **retirement benefits**, how to **manage your money NOW** for retirement later, and more.

Sessions are held in the credit union's conference room (Room 0903, Maguire Building). Please e-mail [renae@infinityfinancialconcepts.com](mailto:renae@infinityfinancialconcepts.com) to schedule your session, or call **708.410.0400**.



## Bill Pay Saves Time & Money

Whether you use Bill Pay on your phone or on our web site, you enjoy the benefits of saving both time and money. It eliminates the need to write checks – and it's FREE. Just complete a minimum of two (2) Bill Pay transactions per month. *A \$7 fee applies when you execute less than two payments per month.*

### With Bill Pay, you can:

- Pay most merchants electronically
- Schedule *one time* or *recurring* payments. Helps you avoid missed due dates and late fees!
- Control WHEN and HOW MUCH you pay
- Track and organize all of your payment activity

**It's easy to enroll.** You simply need a Loyola Credit Union checking account, and access to your Loyola Credit Union Online Home Banking. You just:

- Sign in to your Loyola Credit Union Online Banking account at [luefcu.org](http://luefcu.org).
- Click on the Bill Pay tab and follow the prompts



## Mobile App Lookin' Good ... and Valuable, Too

We're sure you've noticed the cosmetic enhancements to our mobile app, which streamlines the layout and eases use.

Coming soon to the app is Bill Pay capability. Bill Pay is already available on our web site through Home Banking – very soon you'll have access on our Mobile App. This will allow you to:

- Set up recurring payments (utilities, charge cards, loan payments, etc.)
- See individual payees

For a full detail of your specific Bill Pay history (calendar, individual payees, amounts, etc.), you still will need to use our web site ([luefcu.org](http://luefcu.org), click on Home Banking).

**NOTE: All new payments must initially be set up via Home Banking.**

## Have You Changed Your E-Mail Address?

One of the most effective means of communications these days is e-mail. It's fast, convenient ... and offers social distancing! So – we need to make sure we have your most current e-mail address. You may have changed yours and forgotten to tell us.

Please let us know so we can keep our records up-to-date. Thank you!

## Annual Meeting

Due to the on-going corona virus pandemic, plans for our annual meeting are on hold. It is likely that we will conduct the meeting in late March, as a remote-only event. Please check our web site for more details as we move closer to that time.

LCU Membership is  
*Good for Life!*

## You DON'T Need to Close Your Account!

There has been some misinformation floating around regarding your Loyola Credit Union account. To be perfectly clear: There is NO NEED to close your credit union account(s) when you retire, move, or even if you leave Loyola.

**Your membership is GOOD FOR LIFE, and goes with you!**

And our comprehensive e-banking services – including mobile apps and remote deposit -- make it easy to do business with us, even from across the country!

Talk with us *before* you close your accounts. Because you **can** maintain ALL of the benefits of credit union membership.

## GAP Insurance Provides Extra Protection

There is more than just seat belts and airbags to protect your family in case of a wrecked vehicle. There also is GAP Plus insurance.

GAP Plus insurance may reduce or eliminate the gap between what your vehicle insurance will pay and what you still owe on your loan, in the event your vehicle is deemed a total loss. It effectively protects you from sudden out-of-pocket expenses, at a time when your life has been upended.



Don't let a wrecked vehicle wreck your family finances ... enjoy the peace of mind GAP Plus insurance provides.

## Credit Insurance May Make Payments When You Can't

Who would make your loan payments if you were unable to do so, due to unexpected disability? Credit Life and Disability Insurance does just that.

As we've seen throughout this past year, we all are vulnerable to unforeseen events and situations. Credit Life and Disability Insurance is one safeguard you can rely on to help lighten the financial burden your loved ones might experience.

Call Loyola Credit Union at **708.216.4500** to learn more.

## E-Banking Saves Time & Money

With all of the demands on your time, why *wouldn't* you take advantage of e-banking? Our e-banking services are so efficient, convenient and easy to use. Sign up NOW and begin saving immediately!

- Online Banking
- Mobile Banking
- Direct Deposit
- Debit Card
- Bill Pay
- Online Loan Applications
- Loans
- Membership
- ATM Network

Go to [luefcu.org](http://luefcu.org) and follow the easy prompts to get signed up. Or stop in or call the credit union office for more information.

## First Call for Future Board / Committee Members

*Are you interested in getting more involved with your Loyola Credit Union?*

Like all other credit unions, Loyola Credit Union depends on its members to serve on committees and the Board of Directors. These volunteers help determine policies and procedures.

Volunteers are needed to serve as committee members on various activities, as well as consideration for possible election to our Board of Directors.

To apply, please submit a Letter of Interest highlighting your personal / professional qualifications, to Harry Tram, credit union Manager. To be eligible, you must be:

- a member in good standing at Loyola Credit Union
- available for regularly scheduled meetings
  - Board Director – monthly, the 4th Wednesday each month, from Noon until 1 p.m.
  - Credit Committee Member: weekly, every Tuesday, from 2 – 3 p.m.

Board Director elections will be held during the Annual Meeting, tentatively scheduled the week of March 22-26. Letters of interest must be received no later than Friday, March 5.



## Mobile Check Deposit is FREE!

Our Mobile Check Deposit App allows you to deposit checks to your checking or regular savings accounts, from wherever you are. Just use the camera on your mobile device and our app (FREE to all Loyola Credit Union members).

Just log into our Mobile Banking App on your iPhone or Android mobile device, and select 'Deposit.'

Please make sure the check(s) are properly endorsed. The back of each check MUST BE endorsed as follows:

- Your signature
- Account Number
- The words: **"For Loyola CU Mobile Deposit"**

**PLEASE NOTE:** If the back of the check is not properly endorsed, Loyola Credit Union reserves the right to reject the check.

## Christmas Stocking Winner is ...

The winner of the 2020 Christmas Stocking drawing is **Zale Niemann**. He took home the giant stocking filled with toys and kids' activities. Zale's name was randomly drawn from the hundreds of entries into our annual drawing.



This year, Loyola Credit Union members purchased nearly \$500 worth of tickets. The credit union matched that sum, for a total of nearly \$1,000. **ALL proceeds** from the drawing will again benefit a worthy local charity – Thank you all!

The credit union also donated two (2) additional stockings, to Loyola Hospital ER and to the Pediatric Unit / Ronald McDonald House.

Thanks to everyone who helped make this past holiday season a little brighter for those who really need it. Once again, our members come through ... *People Helping People.*

## Trade In Your Old 'Sleigh' ...

It's time to give your little 'elves' some more leg room in the family 'sleigh.' Or maybe your current ride is on its last legs. Regardless – finance *your* next vehicle with Loyola Credit Union.

Our low loan rates and flexible payback periods can get you and the family into the ride that sets your spirits soaring.

Don't delay ... act **NOW** before the snow grounds us all!



**PLUS** – the Chicago Auto Show may have been postponed, but our **FREE \$100 VISA gift card** offer is still going strong. When you **finance your new / used vehicle purchase with Loyola Credit Union**, your \$100 VISA gift card is on us!

## Open a 2021 Christmas Club

Now is the perfect time to open a Christmas Club account. Get a jump on saving for 2021 holidays, and have one less hassle later on. Open yours today... and for the kids, too!