

## Dear Members:

As we all slowly recover from the past three years' events, perhaps now is a good time for reflection.

Not just taking stock of what is important to us, as it relates to career happiness, overall goals in life, what we want for our children, etc. I also encourage everyone to reflect on your family's financial strength and stability.

Now is a good time to conduct a mini 'audit' of your financial standing.

- Are your credit card accounts nearly maxed out?
- Are you paying from 15% to 29% interest on outstanding balances?
- Are you able to get low interest rates on personal loans ... or paying high interest charges due to low credit scores?
- Do you feel secure in being able to meet your monthly financial commitments ... and still have funds available?

Your answers to these questions directly correlate to your ability to enjoy your career, attain your life's goals, help provide your children with stability and security.

Your financial choices – and your financial partner – help determine your level of success in those endeavors. That's why your membership in Loyola Credit Union is so valuable.

We can help you:

- Reduce the amount of interest you pay on charge cards
- Improve your credit scores
- Strengthen your family's financial position
- Receive lower interest rates on personal loans (including vehicle loans)
- Enjoy such assistance long term ... because your Loyola Credit Union membership is good for life! AND your family members can join, too.

Make sure you're taking maximum advantage of your membership benefits. Not sure of everything we offer? Come talk with us.

Our family is here to help your family, now and through the future.

Respectfully,

Harry Tram, Jr.  
Manager



## Stay Alert – Don't Become A Victim

We've said it before – but it bears repeating:  
**protect yourself and your funds from scammers!**

- Do NOT provide private information – like your Social Security number, your account numbers, etc. – to ANYONE you're not familiar with.
- The IRS and other agencies do NOT just call you up 'out of the blue.' Do NOT fall for this approach.
- IF you receive a call purportedly from a business such as PayPal, Venmo and others saying '*your account has been shorted; we can correct that if you give us your account number and personal information*' ... hang up and report the call.
- Call us **IMMEDIATELY** if you receive a call from someone saying they are from LUEFCU and are asking for account information.

Scammers and fraudsters are out there. Don't become their victim. Be proactive in protecting yourself and your funds.

## Home Sweet Home ...

... Is just a mortgage loan away. And Kevin Beck, Senior Mortgage Planner, can help you find the home that's just right for you – AND the mortgage loan to make it all happen.

Call Kevin at **630-697-3231**, or email him at **mortgages13@yahoo.com**, to schedule a meeting. He's in our office every Monday and Friday.





## Summer Transfer Offer SAVES You Money!

From NOW through August 31, you can transfer your high-interest credit card balances to a Loyola CU VISA card ... and enjoy 3.99% rate!

Check out this offer:

- **3.99% APR\***
- For **13 months**
- Offer good through **August 31, 2023**

AND -- You'll continue to save interest charges even *after* the promotional period, because our VISA card offers an always-low 9.90% APR. That's right ... 9.90% APR! Compare *that* to your other charge card rates.

\*Balance transfers completed through 8/31/2023 will receive 3.99% APR for 13 months from the date of transfer. After the promotional timeframe expires, remaining balances will migrate to the standard APR applicable on your account. Contact Loyola Credit Union for complete details. APR = Annual Percentage Rate.



## Got Special Summer Plans? We Can Help!

Whether your summer plans include a long-awaited vacation, home remodeling / repair, bill consolidation, a wedding, **(or whatever!)** ... we have a Signature / Personal Loan to help.

Our personal loans are customized to your specific need and ability to repay, with flexible payback periods.

Come talk with us about how we can help you cover whatever event or need arises.

## Need New Wheels? A Second Vehicle?

***No problem. We've got your best deal on a new set of wheels.***

Our vehicle loans are customized to fit your needs and budget.

- **Rates as low as 4.75% APR\***
- **Payback Periods as long as 72 months**
- **AND the security of working with friends in the neighborhood – Loyola Credit Union!**

\*Annual Percentage Rate. Call or stop by our office today for specific rates and terms. Regular credit rules apply. Not all members will qualify, based on individual creditworthiness.



## Special Reminder About e-Statements

Sign up NOW for e-statements to avoid the \$3.00 administrative fee charged for all monthly / quarterly account statements mailed to members.

Visit our website ([luefcu.org](http://luefcu.org)) and follow the easy prompts to sign up for e-statements via Home Banking.

# FREE Retirement Planning Sessions Schedule

Summer is a great time to work out ... not just your body, but your finances, too. Join us for any of the FREE sessions of Money Management and Retirement Planning presented by Infinity Financial Concepts. The one hour sessions help answer your questions regarding numerous topics concerning money management, retirement issues, financial planning, and more.

## Upcoming sessions are scheduled for:

**JULY:** Thursday, 13th

**AUGUST:** Thursday, 10th and Tuesday, 22nd

**SEPTEMBER:** Tuesday, 12th and Thursday, 28th

**OCTOBER:** Thursday, 12th

**NOVEMBER:** Tuesday, 7th and Thursday, 16th

**DECEMBER:** Tuesday, 12th

ALL sessions will be held from Noon until 1:00 p.m. in the credit union's conference room (Room 0903, Lower Level, Maguire Building, Maywood Campus).

Please call **708-410-0400** to reserve your preferred date.

**PLUS** – We've added ZOOM meeting dates, as well. Visit **ZOOM.us** and enter MEETING ID **3391116900**, and PASSCODE **wTNz9K**, to enter the Joe Schoenhardt – Infinity Concepts Personal Meeting Room.

### Wednesday, September 13th:

Noon – 12:45 p.m. Medical Center Employees  
1:00 – 1:45 p.m. University Employees

### Wednesday, October 4th:

Noon – 12:45 p.m. Medical Center Employees  
1:00 – 1:45 p.m. University Employees

### Wednesday, November 8th:

Noon – 12:45 p.m. Medical Center Employees  
1:00 – 1:45 p.m. University Employees



## Doing What's Best For Your Family

We all work so hard to give our family the best possible life. **That includes making them members of Loyola Credit Union!** Your whole family can join and share in the many financial benefits you enjoy.

Start your kids at a young age so they learn how to save and budget. One day, they'll be on their own – and the lessons they learn NOW will help ensure their success later.

Opening a membership is so easy, and you **know** the benefits are great. Get your family members started toward a bright future ... with a Loyola Credit Union membership.

## Visa Gift Cards For Any Occasion

A VISA gift card lets people know you're thinking of them ... for big events as well as little occasions. Customize your gift card in amounts from \$10 to \$500. They can be used wherever VISA cards are accepted. Stop by the credit union office to pick up one – or several!

The Visa Gift Card is activated within 24 hours of purchase, and are good for two (2) years. The funds are deducted directly from your account. A \$3.50 purchase fee applies to each card.

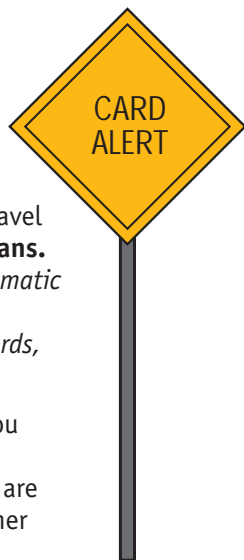
Call or stop by the credit union office to purchase yours.



## Make Sure Your Travels Are Safe

A little reminder for if / when you travel this year: **please alert us of your plans.** Some U.S. states have instituted automatic blocks on cards because of fraud and identity theft. This applies to debit cards, as well.

A simple call or visit to us BEFORE you travel will help us ensure that your cards are not blocked, and that they are available for use, regardless of whether you travel locally or internationally.



## Looking For Something New To Do?

Are you tired of just doing the 'same old, same old?' Do you have a talent you'd like to exercise? Perhaps an interest / experience in marketing, personal assistance, finance ... or just working on a committee with others toward a common goal?

Consider volunteering in some capacity with Loyola Credit Union. We need members as volunteers on a wide range of activities.

If you have experiences and talents you'd like to share – and enjoy the camaraderie of working with like-minded people -- come talk with us about the possibilities.

After all, we're all People Helping People.



## Holiday Closures

The credit union will be closed in observance of the following holiday:

**LABOR DAY** – Monday, September 4. . . . . **CLOSED**

Please note – you have 24 / 7 access to your LCU accounts even when the credit union is closed (weekends, holidays, night, etc.), when you use these convenient services:

- LUEFCU Debit Card
- VISA Card
- STAR and / or AllPoint ATM Networks
- Mobile Banking App
- Website – LUEFCU.org

## CHECK THIS OUT!

There's nothing worse than being unable to access your accounts or funds whenever – and wherever – you need to.

Our double team Checking Account /Debit Card removes that concern.



### FIRST:

**Our checking accounts offer:**

- ✓ No minimum balance required
- ✓ Overdraft transfer protection (from savings account)
- ✓ No per check charges
- ✓ No monthly service charge
- ✓ Unlimited check writing
- ✓ Automatic transfer of funds to loan payments
- ✓ Direct deposit services
- ✓ Bill pay (minimum of 2 per month fee-free)

### SECOND:

**Add our free Debit Card and eliminate the need to carry cash or checks. Use it to:**

- ✓ Make account withdrawals and balance inquiries
- ✓ Access cash from ATM networks
- ✓ As a Check Card instead of writing checks

**And if all that isn't enough to convince you to open your Loyola Credit Union checking / debit card account, consider these valuable add-ons!**

- ✓ Courtesy Pay ... an *added* overdraft safety net to protect your checking account
- ✓ Free access to accounts through Online Banking
- ✓ Mobile banking

For more information, visit our website ([luefcu.org](http://luefcu.org)) or stop in the office.