

e-mail Update

The email addresses for several of our staff members have now changed:

Questions & Inquires info@loudouncu.com
Tammy Ellis, Manager/COO ... manager@loudouncu.com
Carol Carone, Loan Officer loans@loudouncu.com
Lisa Escobar, Operations lisae@loudouncu.com
Jeffrey Cobb, MSR Supervisor jcobb@loudouncu.com
Cyndie Houston, MSR chouston@loudouncu.com
Rebecca Rogers, MSR rogers@loudouncu.com
Brittany Williams, MSR bwilliams@loudouncu.com
Barbara Jones, Marketing marketing@loudouncu.com

NOW OFFERING Share Certificate of Deposit Secured Loans

Do you need funds but don't want to cash in your CD or borrow at the higher rate of a signature loan? Right now at Loudoun Credit Union, if you have funds on deposit in the form of a CD (*excludes IRA CDs*), you can borrow against those funds as collateral for a loan. The rate is 2% above the CD's current rate and has negotiable terms, no credit application, and no credit report...just immediate approval! **Share Secured loans are also available against the savings account at a rate of 3.99% APR.** If you are interest in either loan, simply call and ask for Carol or email her at loans@loudouncu.com.

Ready to Hit the Open Road?

NEW & USED MOTORCYCLE LOAN SPECIAL

4.75% APR

FINANCE UP TO 60 MONTHS
MODEL YEARS 2000-2005

Offer Expires August 31, 2005

Holiday Closings

INDEPENDENCE DAY

Monday, July 4

LABOR DAY

Monday, September 5

COLUMBUS DAY

Monday, October 10



112 A South Street, SE ■ Leesburg, VA 20175
703-777-4744 ■ Fax 703-777-5056

HOURS

Monday, Tuesday, Thursday, Friday

8:00 am to 5:30 pm

Wednesday ■ CLOSED

ACCOUNT ACCESS

STARS 703-771-3089 ■ Online www.loudouncu.com

DIRECTIONS

From Eastern Loudoun County:

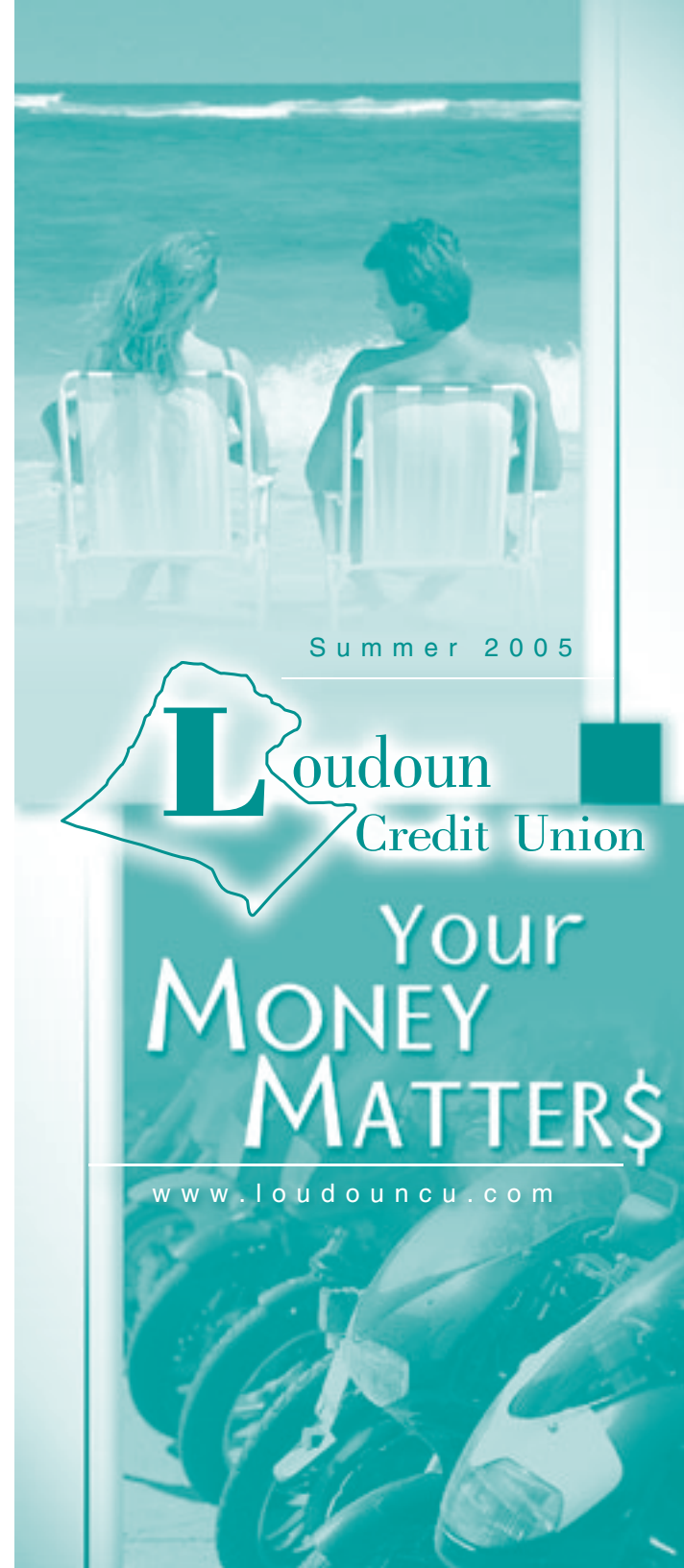
Rt. 7 West (Market Street) into downtown Leesburg to the point where it divides; bear left onto Loudoun Street and continue down the hill and turn left into the Market Station Shopping Center (the credit union is on the ground level, first door on the right).

From Western Loudoun County:

Rt. 7 East, take the first Leesburg Business exit, go through the first light and when the road divides, bear to your right onto Loudoun Street, continue through the second light at King Street and look for the Market Station Shopping Center on your right (the credit union is on the ground level, first door on the right).



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Summer 2005



Your MONEY MATTER\$

www.loudouncu.com

Summer Loan Special

Sun, sand, sea shells and savings!

Need a little cash for summer fun, vacation expenses or a home improvement project? From now through August 31st you can take advantage of our summer loan package:

You might even win a cooler filled with summer fun! We're having monthly drawings, so don't delay. Now is the time to design an outdoor kitchen, freshen up your landscaping or hit the back-to-school sales.

Give us a call or stop by the credit union for further details.



Identity Theft: How To Avoid Becoming A Statistic

The statistics are truly frightening:

- More than 27 million victims in the last five years
- A cost of \$53 billion to consumers and businesses last year
- An average of 175 hours required per victim to try to clear their name
- An average loss of \$6,767 per victim

Fortunately, you can protect yourself! Take these simple steps to avoid the hassles, headaches and high cost of identity theft:

- Safeguard your Social Security Number, account numbers and other information carefully. Never give out this information by phone or email unless you initiated the contact.
- Shred any papers containing financial or personal information – including your junk mail!
- Read your credit union and credit card statements carefully to be sure there are no unauthorized transactions.
- Place outgoing mail in a secure mailbox, rather than leaving it in your unlocked home mailbox.
- Choose your PIN numbers carefully. Do not use combinations that would be easy to guess, and do not write them down. Memorize them instead.

For more tips on avoiding identity theft, visit the Federal Trade Commission's identity theft web site at www.consumer.gov/idtheft or follow the link on our web site at www.loudouncu.com.

How Identities are Misused

Identity thieves use stolen identities in one or more ways, according to the FTC:

TYPE OF FRAUD	% OF ALL VICTIMS
Credit Card Fraud	42%
Phone/Utilities Fraud	22%
Financial Fraud	17%
Employment Related Fraud	9%
Loan Fraud	6%
Government Document Benefits Fraud	8%
Other Types of Fraud	16%

(e.g. apartment rent, securities fraud, medical)

source: Federal Trade Commission

VISA Credit Cards

Low Fixed Rates

Loudoun Credit Union has a credit card with no annual fee, including a fixed rate as low as 9.50% APR and a credit limit up to \$15,000.



Balance Transfers

Upon approval, you will receive a 5% discount on all balance transfers. If your approved rate is 9.50% - 5.00% = 4.50% APR on all balance transfers until paid in full, and there are no balance transfer fees.

"Loudoun Credit Union working for your Interest."

ATTN: Parents RE: College Checklist

Do you have students going off to college? Then you can enjoy the benefits we provide when you open an account for them at Loudoun Credit Union. You can conveniently transfer funds from your LCU account to your son/daughter's account using ONLINE ACCESS. While other banking institutions charge up to \$5, we provide this service FREE of charge!

**Open a new checking account, and you will receive the first 50 checks FREE*

College Checklist

- SIGN UP FOR ONLINE BANKING
- GET YOUR FIRST CREDIT CARD
- GET YOUR VISA CHECK CARD
- ORDER CHECKS

Stop by the credit union and let us know how we can help! We'll be happy to set up the accounts and services you need.