



Free Credit Reports

Everyone is now eligible for a free annual copy of their credit report, one from each of the three credit reporting agencies – that's three credit reports! Here are some tips for obtaining your reports:

- Be sure you use the official web site! There are a lot of other sites that will try to charge you a fee. The official site is: www.annualcreditreport.com.
- You can call 1-877-322-8228 if you prefer.
- You don't have to request all 3 reports at once. For more continuous monitoring of your information, order one report every 4 months.

It's important to review your reports carefully, and report any errors. You can learn more by visiting www.annualcreditreport.com.

Dormant Accounts *We've missed you!*

If you are a member of Loudoun Credit Union and have had no activity for the past 12 months, we'd like to welcome you back. Look for a direct mail piece and special offer, coming soon.



Holiday Closings

COLUMBUS DAY Monday, October 10
 VETERAN'S DAY Friday, November 11
 THANKSGIVING Thursday, November 24
 CHRISTMAS Friday, December 23
office closes at 1:00 pm
 Monday, December 26
 NEW YEAR'S Monday, January 2, 2006



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).



Fall 2005



Your MONEY MATTER\$

www.loudouncu.com





Holiday Club Payoff

Our Holiday Club members have been saving all year – now get ready to spend! Your accumulated savings and dividends were transferred to your regular share account on October 1, giving you plenty of time for holiday shopping.

If you haven't tried a Christmas Club, now is a great time to join the fun! Open an account today, and watch your savings add up. With convenient payroll deduction, it's easy and automatic. Ask us for details.

SANTA Saver Holiday LOANS

Santa has a big job – and big expenses – at this busy time of year! Fortunately, Loudon Credit Union can help, with our terrific Holiday Loan package:

Borrow up to \$2,500

The first payment is due in February, 2006

12 MONTH TERM	6.75% APR
18 MONTH TERM	7.75% APR
24 MONTH TERM	8.75% APR

Finish your shopping list, check it twice, and you may even have some cash left over for something really nice! Our Holiday Loan gives you all the cash you need, so you can leave your credit cards at home. Apply online at www.loudouncu.com. Offer expires December 23, 2005.



White House Ornaments

We will be selling White House Ornaments in the branch for \$15.00 each. They make great stocking stuffers, so pick some up today!

Skip-A-Payment Gives You Instant Holiday Cash

If a little extra cash would make the holiday season even brighter, take advantage of our Skip-A-Payment offer!

Skip-A-Payment is a simple idea. You simply skip one monthly payment or two bi-weekly payments on any or all of your credit union loans, with the exception of

Home Equity Lines of Credit, Second Mortgages and Credit Cards.

There is a small fee of \$5 for each payment you skip. The skipped payment(s) will be added to the end of your loan term, and normal interest charges will continue to accumulate.

This offer expires on December 31st, so act today and get instant cash for holiday expenses, a special vacation or paying off some other bills. Simply complete the form below and return it to the credit union.

SKIP – A – PAYMENT

Expires 12/31/05 – Offer good on one month deferment or 2 bi-weekly payments.

Please defer the following monthly payment _____ or _____
two bi-weekly payments on the loan(s) listed below. I understand that there is a \$5

continue to accrue during deferment from the date of last payment.

By signing below, I _____ acknowledge the above change in terms and that this request is subject to Credit Committee approval.

Signature _____

Member Number _____

Loan ID _____ Loan ID _____ Loan ID _____

Offer excludes Home Equity Lines of Credit, Second Mortgages, and Credit Cards.

YOUR REQUEST MUST BE RECEIVED AT LEAST 15 DAYS NOTICE BEFORE THE LOAN DEFERMENT DATE.

Youth Accounts

We are excited to announce that LCU is now offering special accounts, just for our younger members.

- The Kirby Kangaroo® Account is designed for the elementary youth
- CU Succeed is a great program for middle and high school aged youth

We will be launching these programs during the Leesburg Halloween parade, October 31, 2005. Be sure to stop by and meet Kirby Kangaroo!

