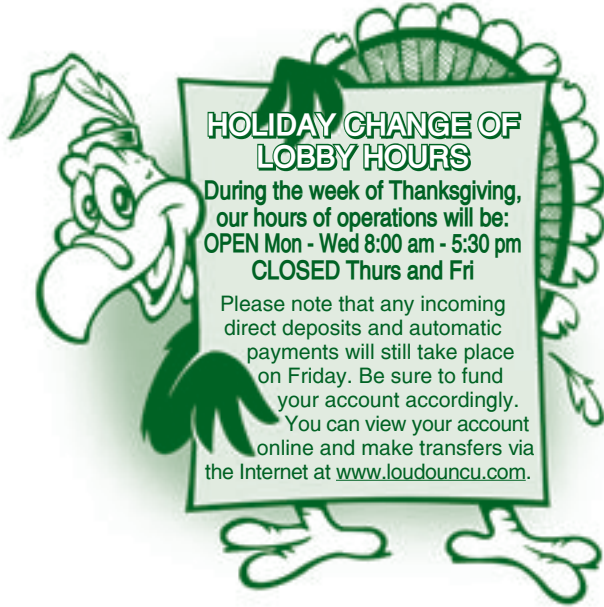


HOLIDAY CLUB PAYOUT



On October 2, 2006 the funds in your Holiday Club will be transferred to your savings or checking account. Your club account will remain open for the new holiday season, and payroll deductions will continue without interruption. To determine the amount that was transferred, please view it online using ONLINE ACCESS.

If you have any questions on how to use ONLINE ACCESS or to sign up, please give us a call at 703/777-4744.



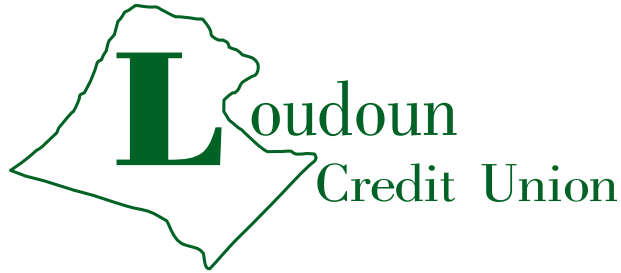
HOLIDAY CHANGE OF LOBBY HOURS

During the week of Thanksgiving, our hours of operations will be:
OPEN Mon - Wed 8:00 am - 5:30 pm
CLOSED Thurs and Fri

Please note that any incoming direct deposits and automatic payments will still take place on Friday. Be sure to fund your account accordingly.
You can view your account online and make transfers via the Internet at www.loudouncu.com.

Holiday Closings

COLUMBUS DAY Monday, October 9	EARLY CLOSING Friday, December 22 @ 1:00 PM
VETERAN'S DAY Friday, November 10	CHRISTMAS DAY Monday, December 25
THANKSGIVING Thursday, November 23 Friday November 24	NEW YEAR'S DAY Monday, January 1, 2007



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
General Inquiries info@loudouncu.com
Loan Inquiries loans@loudouncu.com

INCLEMENT WEATHER POLICY

When Loudoun County Government is closed, the credit union is closed. On questionable days, please call our office at 703/777-4744 or check our web site at www.loudouncu.com for delayed openings and early closings.

NEW WIRE INSTRUCTIONS

Effective October 1, 2006 - All incoming wires to your account should be directed as follows:

VACORP Federal Credit Union
R/T# 251484323
Further Credit to:
Loudoun Credit Union
Acct# 056080126
Final Credit to:
Your Name
Your LCU Account #



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Fall 2006



Your
MONEY
MATTER\$

www.loudouncu.com





STOCKING STUFFER SPECIAL!

Go ahead and hang the lights, trim the tree, and fill those stockings to the brim! Our Stocking Stuffer Special can provide all the cash you need, in one easy step.

Borrow up to \$2,500 and your first payment is not due until February 2007!

12 months	6.75% APR*
18 months	7.75% APR*
24 months	8.75% APR*

Keep your credit card balances down, and make easy payments next year. The friendly "elves" in our loan department will be happy to handle all the details. Call or apply online at www.loudouncu.com.

* APR = Annual Percentage Rate

Easy Gift Ideas Available This Holiday Season



There's no need to run all over town! LCU has some unique gift ideas:

- We have White House Ornaments for sale for \$16.00 each. These are wonderful for collectors, history buffs or kids.
- You can purchase Visa Gift Cards here at LCU with a minimal fee of \$1.00 per card. Specify an amount between \$10 and \$500, and let the recipient have fun shopping for their own gift!



FEE-FREE ATMS ARE EASY TO FIND

We have good news for all of our ATM users! As an added service, Loudoun Credit Union has joined a Co-Op Network. This will allow you to withdraw money surcharge-free from over 25,000 ATMs, which includes 6,000 deposit-taking machines and 5,500 7-Eleven locations throughout the US and Canada.

An ATM locator link will be provided on our web site so that you can find an ATM in your area to take advantage of the cost savings. As always, Loudoun Credit Union is working for your interest.



e-Statements Are Coming Soon!

Tired of all the paper statements? Well you can make them stop by signing up for our new service called e-Statements. From now until the end of April 2007, just for signing up for this new service, you will be entered into a drawing to win a free laptop computer! Then, you will start receiving an email notification that your statement is available for download through our home banking product, ONLINE ACCESS.

e-Statements are easy, secure, and paper-free. Go to our web site for more details or to sign up for this cost-saving and efficient service.

Kirby Kangaroo Savings Program

For the 2006-2007 school year Loudoun Credit Union has partnered with six local elementary schools to teach the children about money and the importance of savings. Our hope is that the children will develop a sense of financial awareness and learn to establish good savings habits that can last a lifetime.

OUR PARTNERSHIP SCHOOLS ARE:

- Cedar Lane Elementary School
- Dominion Trail Elementary School
- Hillsboro Elementary School
- Guildford Elementary School
- Round Hill Elementary School
- Sanders Corner Elementary School

The credit union visits each school once a month to open accounts and make deposits. Each child receives:



- Incentives for deposits
- A passbook
- A quarter-saver
- A birthday card
- A quarterly newsletter from Kirby
- An interactive educational website

Each school has a bright life size Kirby Kangaroo on display and a saving goal chart to track the amount of deposits as an encouragement to keep their savings going. To see a copy of the school Kirby Day schedule, click the "Calendar of Events" or check the "Student" link to download a particular schedule for any of the above schools. We would like to thank the teachers and administration for your involvement and look forward to a continued relationship for years to come.

ATTENTION PARENTS & SENIORS

LOUDOUN CREDIT UNION IS OFFERING TWO \$1,000 SCHOLARSHIPS. VISIT OUR WEBSITE AT WWW.LOUDOUNCU.COM AND SELECT THE "STUDENT" LINK FOR MORE INFORMATION AND THE CRITERIA FOR ELIGIBILITY.