

PRIVACY POLICY STATEMENT

A Private Note to Our Members:

Loudoun Credit Union (LCU) is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with the credit union.

As a member of the credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, the credit union stands behind the following privacy policy:

LCU will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more.

LCU will protect your personal information. The credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

You will always have access to your information. As a member of the credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

LCU will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

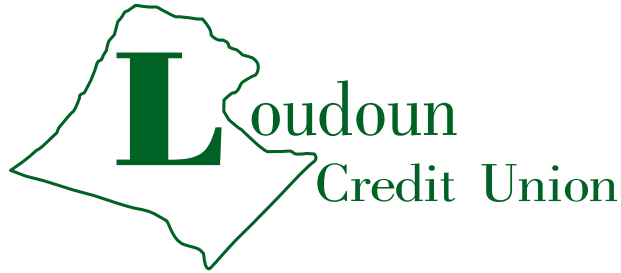
LCU will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

LCU will offer you a choice in how your information is used. Any member of the credit union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

Holiday Closings

MEMORIAL DAY
Monday, May 28

INDEPENDENCE DAY
Wednesday, July 4



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

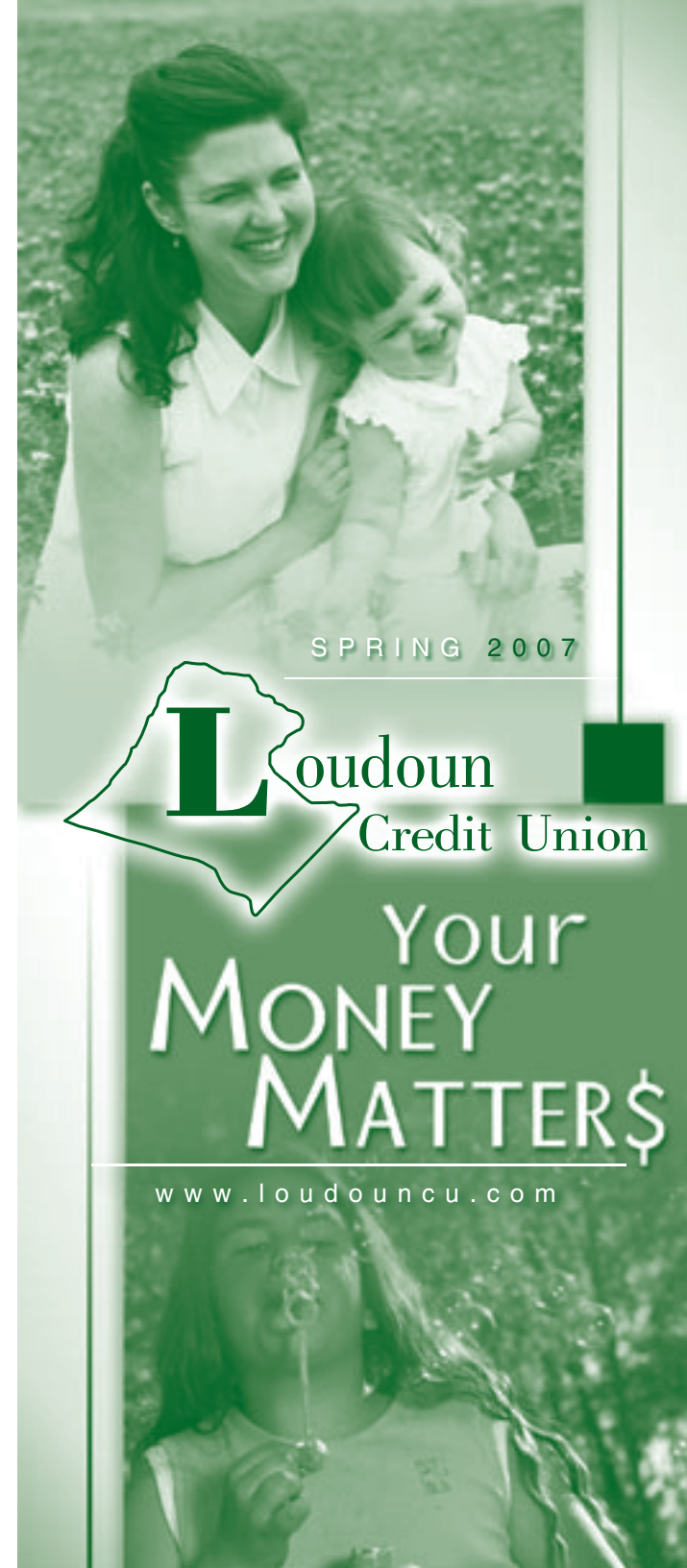
INCLEMENT WEATHER POLICY

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 #



SPRING 2007



Your
**MONEY
MATTER\$**

www.loudouncu.com



VISA Debit (Check) Card - Foreign Transaction Processing

Due to the high volume of fraud, Loudoun Credit Union has had to block debit card transactions in a majority of foreign countries to protect your accounts. If you are traveling, we recommend a major credit card (subject to approval) or a prepaid card; both are available at the credit union.

When traveling out of the country, we do not recommend using a debit card that is tied to your checking account. In the event of fraud, automatic transactions such as your mortgage payment could bounce before you found out that fraud had occurred. Keep your accounts safe and travel smart. See us before you leave home, and we'll help make sure you have the services you need to keep everything running smoothly.



Scholarship Winners

The Loudoun Credit Union (LCU) scholarship program is offering its first scholarship beginning this academic year 2006-2007. We developed this program to applaud the exemplary accomplishments of our student members and to support their continued education and training beyond high school.

LCU would like to congratulate the following winners of the 2006-2007 Scholarship award of \$1,000 each to:

Elizabeth Leman
Broad Run High School Senior

Stephanie Garcia
Heritage High School Senior

LCU is proud to recognize the academic achievements of deserving students as part of our commitment to being an active, involved and caring member of the community.

Summer Fun - For Less!



Whether you're going with friends or taking the family, we can help you save money with discount tickets to Busch Gardens. You'll also save time waiting in line. So see us first and then head to the park!

	GATE PRICE	CU PRICE
Adult	\$54.95	\$45.00
Kids (ages 3 - 9)	\$47.95	\$38.00

Tax Tips

TAX DAY • APRIL 17 • TAX DAY • APRIL 17

- There is a link on our web site that will take you to TurboTax, the top selling tax preparation software in the nation. You pay nothing until you actually file, so visit www.loudouncu.com to give it a try.
- If you're expecting a refund, be sure to request Direct Deposit and include your credit union account number and our routing number: **056080126**.
- Since April 15th falls on a Sunday this year, and the 16th is a legal holiday, you have until Tuesday, April 17th to file your 2006 tax returns.