

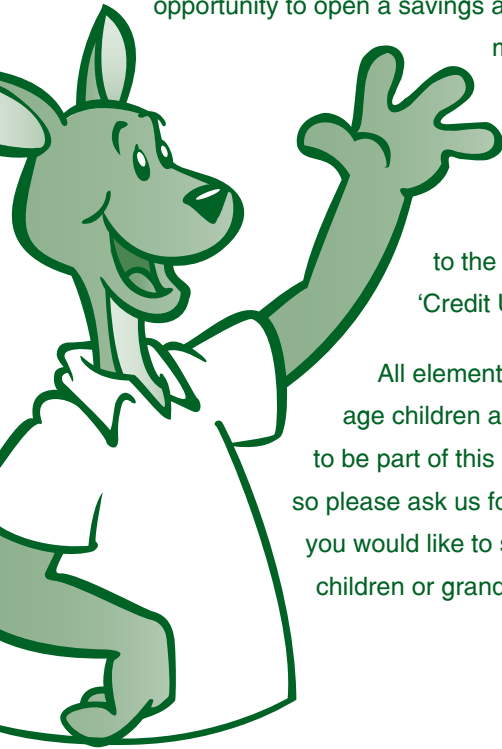
## Cedar Lane Partnership

Loudoun Credit Union is proud to partner with Cedar Lane Elementary School in Ashburn to introduce the Kirby Kangaroo Club to their students.

The Kirby Kangaroo Club is a savings program designed especially for elementary school age children. Our goal in working together with the school is to educate the children about money and the importance of savings. The students have the

opportunity to open a savings account and make deposits each month when LCU staff and Kirby go to the school for 'Credit Union Day.'

All elementary school age children are eligible to be part of this program, so please ask us for details if you would like to sign up your children or grandchildren.



## Inclement Weather

*When Loudoun County Government is closed, the credit union is also closed.*

## Holiday Closings

MARTIN LUTHER KING, JR. DAY

Monday, January 16

PRESIDENT'S DAY

Monday, February 20



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](http://www.loudouncu.com)

### DIRECTIONS

#### From Eastern Loudoun County:

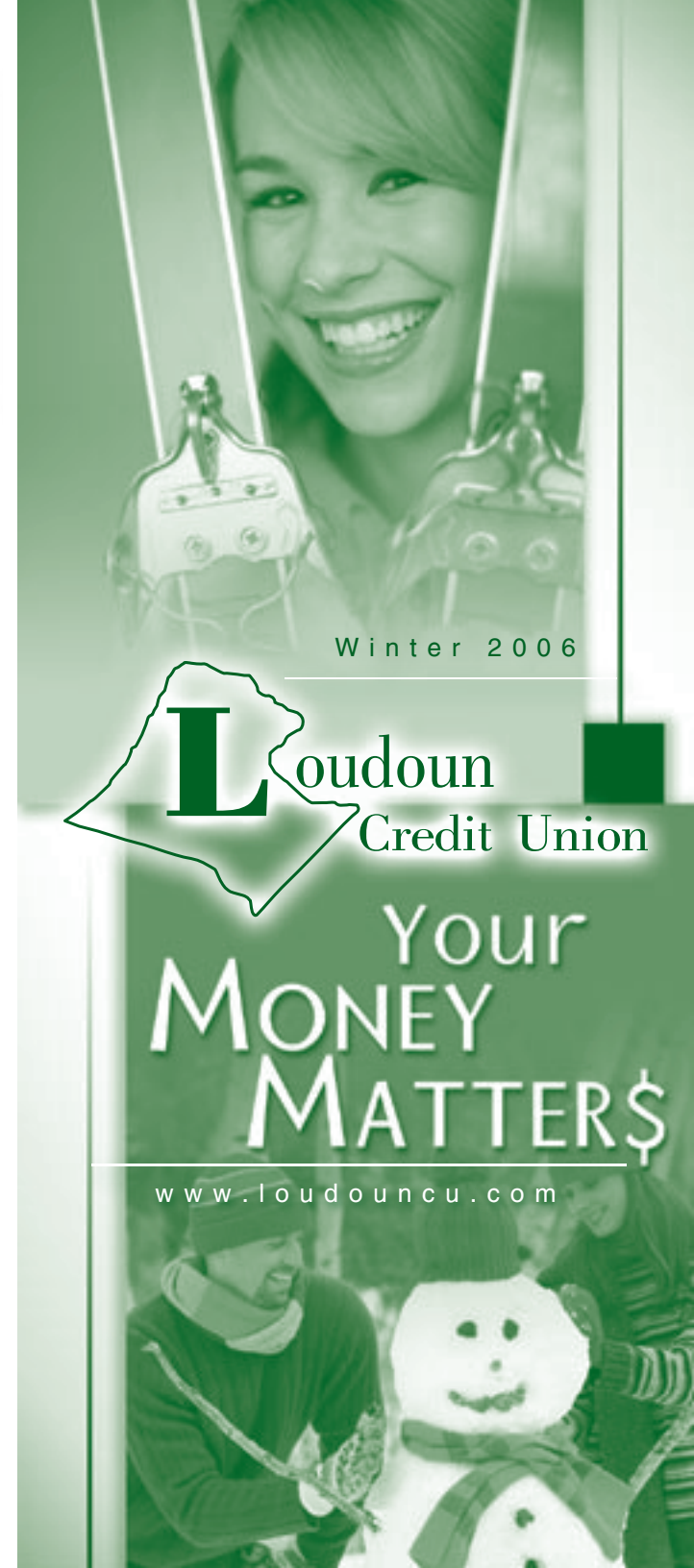
Rt. 7 West (Market Street) into downtown Leesburg to the point where it divides; bear left onto Loudoun Street and continue down the hill and turn left into the Market Station Shopping Center (the credit union is on the ground level, first door on the right).

#### 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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Winter 2006



Your  
**MONEY  
MATTER\$**

[www.loudouncu.com](http://www.loudouncu.com)



# Have We lost Our marbles?

We're offering **5% OFF**  
on balance transfer rates!

Maybe the holiday season wore us out. Maybe there's a full moon. Whatever the reason, you will want to take advantage of this offer before we come to our senses!

At Loudoun Credit Union we are offering a balance transfer rate at 5% below our current credit card rate. This low rate is effective until the transfer amount is paid in full.

Here is an example:

LCU credit card rate.....9.5% APR\*  
Rate Discount .....-5% APR  
**Your Balance Transfer Rate .....4.5% APR**

Open an LCU credit card today, so you can move your Christmas purchases from another credit card to ours! You can save a bundle on finance charges, and enjoy one easy payment each month. Call, stop by or apply online at [www.loudouncu.com](http://www.loudouncu.com).



*\*Annual Percentage Rate is based on credit qualifications*

## Anytime Adviser

Be sure to check out Anytime Adviser, a new financial education module that we are offering to our members. Anytime Adviser provides 'coaching' in areas of purchasing new and used cars, purchasing a home, checking account, credit management and identity theft. Access to Anytime Adviser is easy! Simply log on to [www.loudouncu.com](http://www.loudouncu.com) and click on the Anytime Adviser icon on our home page.



## LOOKING FOR VOLUNTEERS

If you are willing and able to dedicate up to three hours a month making decisions and recommendations in the best interest of the credit union; we ask that you run for a position on the Board of Directors (BOD). There are two positions open for three year terms. To learn more you may contact one of the following members of the Nominating Committee:

**Tammy Ellis, Credit Union Manager**  
Cindy Mester, Chair of BOD  
George Franklin, Vice-Chair BOD

[manager@loudouncu.com](mailto:manager@loudouncu.com)  
[cmester@fallschurchva.gov](mailto:cmester@fallschurchva.gov)  
[gfrankli@loudoun.gov](mailto:gfrankli@loudoun.gov)

## It's Tax Time Again... Don't Sweat It!

Ready or not, April 15 is just around the corner. Keep these time and money saving tips in mind:



- If you have to pay Uncle Sam, consider getting a loan at your Credit Union. Apply for a **TAX LOAN SPECIAL**

### 7.75% APR\*

FINANCE UP TO \$4,999 FOR 24 MONTHS

FINANCE OVER \$5,000 FOR 36 MONTHS

MINIMUM PAYMENT NOT LESS THAN \$50

*Loan amount is based on actual tax bill.*

- Get your refund faster with **Direct Deposit**. Simply complete the Direct Deposit line on your tax form 1040, 1040A or 1040EZ and include our Routing and Transit Number: **056080126** and your account number.
- Call or stop by the Credit Union before April 13, 2006 to **FUND YOUR 2005 IRA**. This is one of the best ways to save for your future.

\*APR=Annual Percentage Rate.

# 28<sup>th</sup> Annual Meeting

Please join us for our 28th Annual Meeting,

March 29th, 2006 at 4:00 PM  
Town of Leesburg, Town Hall,  
lower level meeting room.