
YOUR MONEY MATTERS

Loudoun Credit Union's Quarterly Newsletter

www.loudouncu.com

Spring 2009

SECURE ACCOUNT INQUIRES

What's my balance?



The credit union provides two FREE methods of accessing your account information online; i.e. STARS and ONLINE ACCESS. Both are SECURE methods of checking your balance and account history utilizing a password/PIN. Both services give you up to date account information 24/7.

If you are not currently set up to use either of these secure services, please contact the credit union at 703-777-4744 to get started.

If you choose NOT to use these free services, effective May 1, 2009, there will be a \$2 balance inquiry fee; with approximately 7,000 members, this is necessary to increase staff efficiency.



ONLINE ACCESS (Home Banking)

Enjoy the convenience of accessing your account 24 hours a day, 7 days a week. Click the online access link at www.loudouncu.com

WE ARE GOING GREEN ! LAST PRINTED NEWSLETTER

In an effort to promote thriftiness while conserving the environment, this will be the last printed newsletter. All future quarterly newsletters will be available on our website at www.loudouncu.com. A small quantity will be printed and available in our lobby.

GO GREEN WITH US with eStatements

Convenient Access: You have access to your statement from anywhere there is Internet access and you will receive your statement days earlier than paper statements.

Safe from US Mail Theft: While paper statements are vulnerable to theft when left in your home mailbox, e-statements are secured by the highest encryption technology available. Recent studies show that individuals can reduce their risk of identity theft by as much as 10% when they prudently move their accounts to the Internet.

Makes Record Keeping Easy: Your statements will be archived within your personal online banking for 24 months; you can always print or download the file for longer storage. We recommend downloading the file to a disk rather than printing it to save paper and storage space.

Environmentally Friendly: Save a tree each year for every 170 members with e-statements. This will also help with paper clutter.

The Look is Identical: E-statements are a digital copy of your paper statements, therefore looking the same.

IRA DEADLINE FOR 2008 DEPOSITS IS APRIL 15, 2009.

FEE SCHEDULE - Updates

Effective May 1, 2009

The following are new or updated fees which will go into effect on May 1, 2009.

Return Deposit Item	\$30
3 rd Party Official Check	\$ 3
Domestic Wire Transfer	\$15
International Wire Transfer	\$35
No Forwarding Address	\$ 6
Telephone Balance Inquiry	\$ 2
Garnishments	\$25
Incoming Wire	\$ 2
<u>Payroll Check Cashing</u>	<u>\$ 5</u>

The \$5 fee will be waived with a \$5 direct deposit or if you have other accounts with the credit union; i.e. a checking account.

2009 BOARD OF DIRECTORS

Chairperson	Cindy Mester
Vice-Chair	David Stewart
Treasurer	Norman Butts
Secretary	Marantha Edwards
Director	Robert Hanshew
Director	Dennis Hanrahan
Director	Mary Spruel

SCHOLARSHIP WINNERS

Congratulations to:

Jared Gant
Kaitlin Gloe

Both students attend Loudoun High School.

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

Monday, May 25	Memorial Day
Friday, July 3	Independence Day

STARS
(Secure Telephone Audio Response System)
703-771-3089 or 1-866-67-STARS

ONLINE ACCESS (Home Banking)
www.loudouncu.com