



INCLEMENT WEATHER

Please note that when Loudoun County Government is closed, the credit union is also closed.

ENHANCED ONLINE SECURITY



Your online account will be protected with a higher level of security. The Online Access home banking security enhancements will better protect you against online theft and fraud, provide you with a peace of mind when banking online, and will help minimize the risk of falling victim to a "spoofed" website.

You will notice a change when you sign in which will require you to establish challenge questions and answers, code words and allow you to register your PC.

ESTATEMENTS

If you haven't already signed up, you still have time and you will be entered in a drawing to win a laptop; you must register by April 30, 2007 to a chance to win. To register, call the credit union at 703/777-4744 and anyone answering the phone can help you.

Holiday Closings

NEW YEAR'S DAY
Monday, January 1, 2007

MARTIN LUTHER KING JR. DAY
Monday, January 15

PRESIDENT'S DAY
Monday, February 19



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:

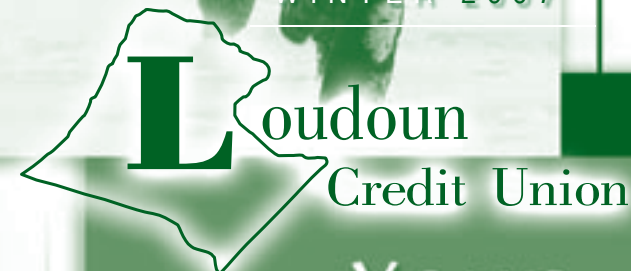
VACORP Federal Credit Union
R/T# 251484323

Further Credit to:
Loudoun Credit Union
Acct# 056080126

Final Credit to:
Your Name
Your LCU Account #



WINTER 2007



Your MONEY MATTER\$

www.loudouncu.com





Join Us for the 29th Annual Meeting

It's that time of year again, when we gather together to share all the progress we've made over the past year and to chart a course for the future. All of our members are welcome to join us at the Annual Meeting:

Date: Wednesday, March 28th
Time: 4:00 p.m.
Place: Town of Leesburg, Town Hall,
Lower Level Meeting Room

Scholarship Winners announced at the Annual Meeting, deadline for application is February 15, 2007. If you haven't applied yet, you still have time.

VOLUNTEER AND MAKE A DIFFERENCE

Are you willing and able to dedicate up to three hours a month making decisions and recommendations in the best interest of the credit union? If so, we encourage you to run for a position on the Board of Directors (BOD). There are three positions available for three year terms. For a complete description of the duties of a BOD member, click the link on our home page; or to learn more, you may contact one of the following members of the Nominating Committee:

CYNTHIA EVERHART
ceverhart@loudouncu.com • 703/777-4744

ALICE VLAD
avlad@loudoun.gov • 703/737-8186

LOU GROS LOUIS
shyhuroulou@adelphia.net

Nominations by the committee will close on February 28, 2007



TAX TIPS

LCU has lots of ways to make tax season easier!

■ **Tax Loans:** Get enough cash to pay your local, state and federal taxes, then make easy monthly payments on this fixed rate loan. We are offering rates as low as 7.99% APR, with terms as long as 36 months if you finance more than \$5,000.

■ **Direct Deposit:** Receive your refund in as little as 10 days. 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.

■ **TurboTax:** This popular software is available on our web site at discounted prices. TurboTax guides you through the tax preparation process, helps you check for all available deductions, and even offers a 100% accuracy guarantee. Visit www.loudouncu.com for details.



COMING SOON:

MONEY MARKET ACCOUNTS

Are you looking for a way to earn higher interest, without tying up your money? A Money Market Account might be the perfect solution. Monitor our website for more details.



Skip A Pay

Your budget might be humming along just fine – until the car breaks down, the refrigerator stops working or the kids need new clothes. To help you with those extra expenses throughout 2007, LCU is giving you the opportunity to skip one monthly payment or two bi-weekly/semi-monthly loan payments on any or all your loans (*Home Equity Line of Credit, Second Mortgages and Credit Cards are excluded from this offer.*)

Save the attached coupon and use it any time during the year to get through one of those tough spots. Please note that there is a small administrative charge of \$5 for each skip-a-payment request, and we must receive your request at least 15 days before the loan deferment date.

SKIP-A-PAY COUPON

OFFER BEGINS 01/01/2007 AND EXPIRES 12/31/2007

Offer good on one monthly deferment or
2 bi-weekly/semi-monthly payments for calendar year.

Please defer the following monthly payment _____

or the following bi-weekly/semi-monthly payments _____

and _____ on the loan(s) listed below. I understand that there is a \$5 administrative charge and I also understand I must be in good standing with the credit union and that interest will 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 _____

Date _____