

Loudoun Credit Union honored for it's Financial Education Work

Loudoun Credit Union won 1st place in the Desjardins Youth Financial Education Awards for credit unions for its Kirby Kangaroo Saving Program for elementary school students. The award, sponsored by the VA Credit Union League and the Credit Union National Association, honors credit unions for their commitment to teaching personal finance basics to young people.



IDENTIFY THEFT ON THE RISE

- Protect Yourself

Did you know that ID theft increases approximately 40% during the holidays? Even worse, you may not find out until mid-year that it happened to you! But you can protect yourself with continuous monitoring.

Loudoun Credit Union has partnered with ID Theft Shield to provide this service to our members at a low cost of \$12.95 a month, which also includes your spouse. Sign up online via the link on our website at www.loudouncu.com. If we can answer any questions, please call us at 703/777-4744.

Holiday Schedule

NEW YEAR'S DAY

CLOSED • Tuesday, January 1

MARTIN LUTHER KING JR. DAY

CLOSED • Monday, January 21

PRESIDENTS' DAY

CLOSED • Monday, February 18



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

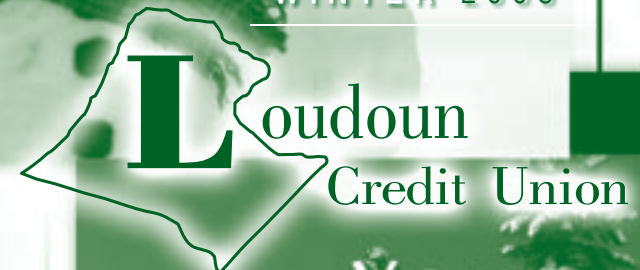
Your LCU Account #



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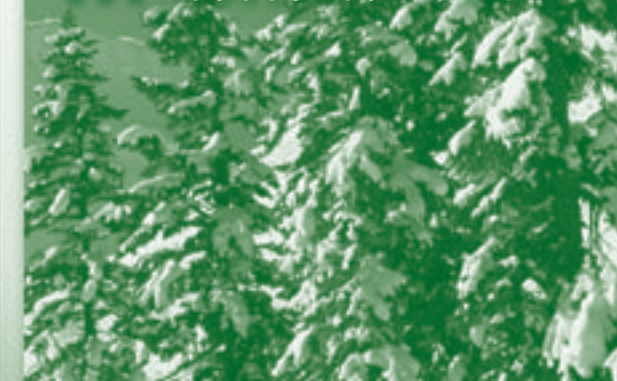


WINTER 2008



Your
**MONEY
MATTERS**

www.loudouncu.com





Annual Meeting

Come celebrate 30 years of service at our 30th Annual Membership Meeting and let your voice be heard by voting at our annual election. The credit union has two openings on the Board of Directors, with other Committee positions available. If you are interested in serving as a volunteer, please contact a member of our Nominating Committee:

- Cynthia Everhart** ceverhart@loudouncu.com
- Alice Vlad** Alice.Vlad@loudoun.gov
- Lou Gros Louis** shyhuronlou@adelphia.net

Nominations by the committee will close on February 28, 2008.

The meeting will be held on:

Wednesday, March 26, 2008
4:00 p.m.

Town of Leesburg, Town Hall,
Lower Level Meeting Room.

*Scholarship winners will be announced.
Please make plans to join us!*

College Scholarships

Applications due by March 9, 2008

Don't miss out on the opportunity to apply for a LCU Scholarship. LCU will be awarding two \$1,000 scholarships. The winners will be announced at the Annual Membership Meeting in March 2008. Applications are available online at www.loudouncu.com. Just click on the "Student" link.



REMINDER: EMPLOYEES OF LCPS

Can't make it to the credit union? Remember, the LCPS picks up and delivers via the "red envelope" to and from the credit union. If you wish to have a check withdrawal sent to you using this method, you need only to ask. Want to send us a deposit? Go ahead, and verify that we credited your account using Online Access, our Internet banking service. If you have any questions, please call us at 703/777-4744.

TAX TIME – Helpful Tips

TAX LOAN SPECIAL

Finance your local, state and federal taxes with a low fixed rate:

7.75% APR*
FOR 24 MONTHS

Loans over \$5,000 can be financed up to 36 months
Amount financed based on actual tax bill, paid directly

DIRECT DEPOSIT – To direct deposit your refund, simply complete the Direct Deposit line on your tax form 1040, 1040A or 1040EZ and include our Routing Transit Number: **056080126** and your account number (member number).

TURBO TAX – As a service to our members, this popular software is available on our web site at discounted prices. Turbo Tax guides you through the tax preparation process, helps you check for all available deductions, and even offers a 100% accuracy guarantee. Click the link on our website at www.loudouncu.com for more details.

*APR = Annual Percentage Rate

MONEY MARKET ACCOUNT

We are pleased to announce our **NEW THREE TIER MONEY MARKET SHARE ACCOUNT**.

A Money Market Account is a high yield savings account that earns a higher rate of return than the regular share account. You can still enjoy access to your money, since two withdrawals are allowed each month. If you are looking for higher returns but you don't want to tie up your funds, this might be the perfect solution!

Here are some details:

- The minimum balance to open the account and earn dividends is \$2,500.
- Higher balances earn higher rates of return.

\$2,500	-	\$19,999	Tier One	Rate 1
\$20,000	-	\$49,999	Tier Two	Rate 2
\$50,000	-	Over	Tier Three	Rate 3

Other restrictions may apply. For more information regarding this account, please refer to our website at www.loudouncu.com.

