

---

# YOUR MONEY MATTERS

Loudoun Credit Union's Quarterly Newsletter

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

Winter 2010

## TAX TIME – Helpful Tips

### TAX LOANS 7.99% APR

Each year we offer a tax loan special to help those who owe the IRS. Taking into consideration other types of taxes that are owed each year such as real estate, personal property and tax liens, we will now offer this loan as a regular service product. So, if you are in need of catching up on your taxes, simply apply online at [www.loudouncu.com](http://www.loudouncu.com), then fax over proof of income, two current paystubs, and a copy of the tax bill to 703/777-5056.



As a service to our members, this popular software is available on our website at discounted prices. Look for the link above on our home page.

**DIRECT DEPOSIT IRS REFUNDS**  
to your account using Routing Number **056080126** and your Account Number (do not add suffixes).



### College Scholarships

Applications are due by March 13, 2010.

LCU will be awarding two \$1,000 scholarships. The winners will be announced at the Annual Membership Meeting on March 24, 2010. Applications are available online at [www.loudouncu.com](http://www.loudouncu.com). Just click the student link.



---

Please join us for our  
31<sup>th</sup> Annual Meeting

March 24, 2010 at 4:00 pm

Town of Leesburg, Town Hall  
Lower Level Meeting Room.

---

## Nominees running for Election

There are two openings on the Board of Directors; nominations by the Nominating Committee were closed on December 22, 2009. The Nominees are:

### **Cindy Mester (Incumbent)**

Cindy Mester was a Loudoun County employee from 1982 to 2005. For the first nine years of employment she worked for the Department of Mental Health and Mental Retardation in various community based residential programs. Subsequently she became the director for the Department of Housing Services. In that role she oversaw the County's homeless programs, rental programs for the low-moderate income households, first time homebuyer programs as well as sewer and septic repair programs. In April 2005 Cindy has been employed with the City of Falls Church as the General Manager of the Department of Community Services overseeing the divisions of Recreation and Parks, the public Library, Court Services and Housing/Human Services; as of September 2006 she became the Assistant City Manager. Cindy holds a BS degree in Therapeutic Recreation from Longwood College and a M.Ed. degree in Community Agency Counseling from George Mason University.

Cindy has been a Loudoun Credit Union (LCU) member for over 13 years, served on the Board for 7 years and has been the elected Board Chair since 2002, having first served two years as Secretary. She is honored to directly support the LCU and continue an active role in enhancing the quality service our members expect and deserve while working to ensure the LCU is financially sound in challenging economic environment.

### **Robert Hanshew (Incumbent)**

Robert Hanshew has been a Town of Leesburg employee since April 2003, working as a Utility Inspector New Construction. He has provided technical computer assistance to other departments in the Utility's Division and contract administration support to the Accounting Department.

His background includes work with the Virginia Department of Transportation, highway maintenance and Metropolitan Washington Airports Authority, contract maintenance. He is a graduate of the College of Southern Maryland, holding a degree in Engineering Technology, AS. He has been a Loudoun Credit Union member for six years.

## INCLEMENT WEATHER POLICY

If Loudoun County Government is closed, then the credit union will be closed.

---

## LOUDOUN CREDIT UNION 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.

### OFFICE HOURS

Monday – Friday from 9:00 a.m. to 5:30 p.m.

### HOLIDAY CLOSINGS

Friday	Jan 1, 2010	New Years Day
Monday	Jan 18, 2010	MLK Day
Monday	Feb 15, 2010	President's Day