



Newsletter

A LETTER FROM THE CEO

Dear Loudoun Members,

Happy New Year! If you are anything like me, you are currently focusing on your New Year's resolutions and personal goals for the upcoming year. I always spend the first few weeks of January reflecting on the past year and focusing on the year ahead. I make it a goal of mine to write down any personal, professional, or financial goals that I may have for the new year. Writing down my goals ensures that I stay accountable and make an effort to achieve them.

We want to remind you that we are here to help you with whatever your goals might be. If you are in the market for a new car or want to have a bit more cash in your pocket for a special project, we can help you! Take a look at our website to see the various products that we offer. If you see something that may interest you, please reach out to us!

Thank you for your membership at Loudoun Credit Union; we are very proud of the community that we have built. We look forward to serving you in the new year. Please do not hesitate to reach out to discuss how we can help you achieve your financial goals.

Travis Allen



**DRIVE MORE;
SPEND LESS!**

Drive more and spend less with Loudoun Credit Union! Refinance your auto loan and feel better about what you drive. It's time that you love your car and your car payment!

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Drive More; Spend Less!

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Cut Home Energy Costs Yourself

4 Money-Saving Tips For January

VISA® Credit Card

Holiday Closures

Let Us Help With Your Renovations

VISIT US

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CUT HOME ENERGY COSTS YOURSELF

Here we share a few ways to keep your energy bills down this first quarter.

- Let the sun heat your home. By opening curtains and shades during sunlight hours, the sunshine will warm the home, lowering the stress on your heating system
- Check your heating system and vents for dust or broken parts. Your system will have to work harder if there are issues. Keeping your system clean and working allows for the most efficient use of your heating system
- Lower the temperature at night. While you want the house to be comfortable during the day, adding an extra blanket to your bed may allow you to lower the thermostat 10-15 degrees, cutting heating costs by up to 10% per year
- Conserving hot water will not only help the environment but will also lower your energy bills. Shorten hot showers or wash dishes efficiently to lower your hot water energy bill each month
- Seal any air duct leaks. An open duct can let hot air escape, making your heating system work even harder to keep the house warm. Seal up leaks yourself or have a professional inspect and seal them to save on the energy needed to heat your home



4 MONEY-SAVING TIPS FOR JANUARY

With savings accounts drained from Christmas parties, presents, and New Year's resolutions being set, money is on the top of minds for many people this January. Follow these quick and easy money-saving tips to help you get started fresh this year!

Reconsider Insurance Policies

Take your annual renewal as an opportunity to look for a better deal through online comparison shopping. You may also be able to scale back your insurance if you have more coverage than you need.

Gizmos and Gadgets

While it may be compelling to keep up with modern technology and get the latest smartphone available, it is most important to have a working phone that you can afford.

Supermarket Self-control

Before you make a visit to the supermarket for the basics, make a list and be sure to stick to it. Do not make any impulse purchases unless they were on your list.

Buy Efficient Food

Try to buy food that will last longer or can be frozen. Avoid fancy packaging because, usually, the food quality is identical.

Life is short. Make the most out of every day with our VISA® Credit Card! Don't let anything hold you back from enjoying life's little moments.

[LEARN MORE](#)

Holiday Closures

MARTIN LUTHER KING JR. DAY
January 17, 2022

PRESIDENTS DAY
February 21, 2022

LET US HELP WITH YOUR RENOVATIONS!

Are you wanting to make home improvements but are worried about your budget? We're here to help! Take out a Home Equity Loan and use the equity in your home towards making your house perfect. The best time to start is now!