



Newsletter

A LETTER FROM THE CEO

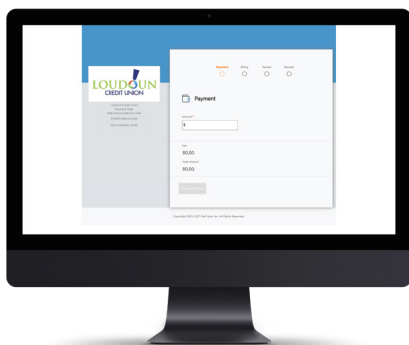
Dear Loudoun Members,

As we soar into the summer months, we want to thank you for your membership at Loudoun Credit Union. Together we have celebrated life-changing achievements, tackled insurmountable hurdles, and are diving stronger than ever into the season ahead.

Much has changed over the past year, but with the patience and commitment from our members and the support of our community, we have been able to achieve more than we could ever expect. By adapting to meet member needs, our digital operations can now offer a full range of financial services and products, expanding our ability to effectively serve our members.

On behalf of the Loudoun Credit Union, I would like to extend our appreciation for your continued commitment in our efforts to be the primary financial institution for our members. We will continue to strive each day to positively impact and enrich the lives of our members. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals this summer.

Travis Allen



BEYOND PAYMENT!

Make loan payments easier on you by paying for this month with your Credit/Debit Card! Available on the Loudoun Credit Union website or in branch.

Visit www.loudouncu.com!

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“If your dreams don't scare you, they are too small.”

RICHARD BRANSON

VISIT US

801 Sycolin Road, SE, Suite 101, Leesburg, VA 20175

Call: (703) 777-4744

CREATING A BACK-TO-SCHOOL BUDGET

Before sending your kids back to the classroom with sharpened pencils and brown-bag lunches, take a look at these tips for creating and sticking to a back-to-school budget.

Plan it out.

Before you start shopping for school supplies, figure out how much you can spend. Don't leave anything out — it's better to know ahead of time if your budget will be tight. Check your child's school "supply list" of essentials, and remember that some schools arrange discounts with local retail outlets.

Start early and take time to get ready.

The earlier you start, the easier it'll be to avoid last-minute shopping and spending more than you can afford. Think ahead to find the best deals and be on the lookout for the big back-to-school sales.

Get your children involved.

Back-to-school shopping is a great way to teach children about budgeting and money management. Use the process as an early opportunity to encourage sound money management habits and build organizational skills.

Shop online wisely.

During the back-to-school season, some stores offer free shipping depending on how much you spend. Order together with friends and family to qualify for free shipping, and buy in bulk to reduce long-term costs.

BEWARE OF THESE CURRENT COVID-19 SCAMS

Over the last few months, we've all had to make changes and adjust to the impact the coronavirus has had on our lives. Things like curbside service, food delivery, and working from home have become the new norm instead of the exception. Unfortunately, scammers looking for ways to make an easy buck have also changed their tactics.

Here are a few ideas from the Federal Trade Commission to help keep you and your money safe and secure:

Be cautious of offers for vaccinations and home test kits. Scammers are selling products to treat or prevent COVID-19 without proof that they work. Most test kits being advertised have not been approved by the FDA and aren't necessarily accurate. Check with your local health department or family physician for the latest preventive measures and local testing locations.

Hang up on robocalls. If you answer the phone and hear a recorded message instead of a live person, it's a robocall. Some robocalls are legal such as debt collection calls, political calls, healthcare appointment reminders, and messages from charities. Robocalls that try to sell you a product or service without your written permission are illegal. If you receive a call trying to sell you something, don't press any numbers. Hang up and report the call to [donotcall.gov](https://www.donotcall.gov).

Watch for emails claiming to be from the CDC or WHO. Use sites like [coronavirus.gov](https://www.coronavirus.gov) and [usa.gov/coronavirus](https://www.usa.gov/coronavirus) to get the latest information. Be sure not to click on links from businesses and people you don't know or recognize. Being cautious, keeping your guard up, and taking simple steps to safeguard your information can help cut down on scammers' success rates. For the latest updates and additional resources, visit the government website: <https://www.ftc.gov/coronavirus/scams-consumer-advice>

Sources: [ftc.gov/coronavirus/scams-consumer-advice](https://www.ftc.gov/coronavirus/scams-consumer-advice), <https://www.cuinsight.com/protect-your-credit-union-and-members-from-coronavirus-scammers.html>



RATES SO LOW, YOU'LL NEED A MAGNIFYING GLASS TO SEE THEM

Our Visa Credit Card® offers competitive rates you won't find just anywhere.

Making a purchase? Use your Loudoun CU Visa to ensure you won't be paying too much. Perhaps you have credit card debt elsewhere, switch your balance to a Loudoun CU Visa and save!



Home Equity Loans can be used for a lot of things! Why not make one of those things home renovations. With our rates being as low as 4.25% APR*, get approved today!

*APR = ANNUAL PERCENTAGE RATE. RATE BASED ON CREDITWORTHINESS AND TERM OF LOAN.

Holiday Closures

INDEPENDENCE DAY

July 5, 2021

LABOR DAY

September 6, 2021