



Newsletter

A LETTER FROM THE CEO

Dear Loudoun Members,

As we approach the end of our calendar year, we want to thank you for your membership at Loudoun Credit Union. This year has been one for the books. Not only have we grown in memberships, but we have grown as a community as well. We could not have done it without the continued support from our Loudoun Credit Union family.

Over the course of this past year, we witnessed a community come together to overcome immense hardships. While the road ahead may still be uncertain, we know there is no obstacle we cannot conquer together. We will continue to adapt with each change to meet our member needs and are actively working to put financial support back into the community that has given us so much.

On behalf of Loudoun Credit Union, thank you. We will continue to strive to be the primary financial institution for our members while continuing our commitment of giving back to our community. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals. Let's end the year strong!

Travis Allen



HOME IS WHERE THE HEART IS.

Find a new home, and we will make it easy to purchase. Take out a mortgage loan and get your dream home at a dream price.

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VISIT US

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

Call: (703) 777-4744

LET US HELP MAKE YOUR HOLIDAY SEASON BETTER!

Take advantage of our **Holiday Loan AND Holiday Skip-A-Pay** and give yourself more spending money for your Christmas shopping. Spend more time making memories this holiday season!



What if we told you the equity in your home can be used to help pay for your wedding? With a Home Equity Loan, you can make that happen. Apply for this loan today and say "yes" with Loudoun Credit Union!

FALL SAVINGS TIPS EACH MONTH

Here are a few ways you can make some hidden savings each month.

October: Start planning for fall holidays. Do Halloween for less with homemade costumes and bulk candy. Decorate frugally inside and out with mums, pumpkins, and a few scarecrows. Start stocking up for Thanksgiving – grocery stores are pushing all things holiday including canned goods, baking supplies, frozen foods, beverages, kitchen gadgets, etc. This is also a good time to think about prepping your home for winter. Examine your thermostat and heating system, do a draft check, insulate, and do an outdoor clean-up. This can save you big-time on utility bills while also creating a warm and cozy atmosphere.

November: Think about your holiday plans and how you can save. If you're traveling, book early and travel off-peak if possible. If you're hosting, consider a potluck where each guest contributes a dish or beverage. Holiday sales begin on Black Friday, so make your list early and try to find the best deals in-store and online. Keep in mind, now is a good time to get good buys on everyday necessities and items for your home, not just gifts.

December: Set a holiday budget and stick with it. When it comes to family gift exchanges, suggest a pollyanna in order to minimize the money and time spent on gift-buying. Rely on the money you saved in your holiday savings account and avoid going into debt by overspending.

Year-end tax tips: Start thinking about the New Year and what your tax bill will look like. Think about strategies to lower your bill, like paying January's mortgage payment or donating to charity. Consult your tax advisor for advice.



A FEW QUICK TIPS TO HELP YOU CONTROL YOUR HOLIDAY SPENDING

Think you can't get through the holidays without spending a fortune? It can be easy to go overboard on holiday shopping, but with a little bit of planning and budgeting, it is possible to celebrate without spending all of your cash or maxing out your credit cards. Use these eight practical tips to ensure you stay on budget for the new year, rather than getting wrapped up in holiday spending.

- Set holiday spending limits and stick to them
- Make your own "Naughty or Nice" list and cut down on the number of people on your gift list. Bake cookies for these people instead
- Be realistic about your spending budget and what you can afford
- Shop for deals for the gifts you want for friends and family
- Give the gift of your time for loved ones who may prefer that gift
- Build better spending habits and keep yourself accountable
- A small, thoughtful gift is worth more than an expensive gift that someone may never use
- Give them the relief of forgoing buying gifts for you by organizing a group volunteer day instead

Holiday Closures

COLUMBUS DAY
October 11, 2021

ELECTION DAY
November 2, 2021

VETERANS DAY
November 11, 2021

THANKSGIVING BREAK
November 24, 2021
@ 12 p.m.

THANKSGIVING DAY
November 25, 2021

BLACK FRIDAY
November 26, 2021

CHRISTMAS BREAK
December 23, 2021

CHRISTMAS EVE
December 24, 2021

NEW YEAR'S BREAK
December 30, 2021
@ 1 p.m.
December 31, 2021