

## Safe and Secure with LCU



It's unfortunate but true: every 3.2 seconds, someone becomes a victim of identity fraud.

Unscrupulous individuals access personal information that they then use to make financial transactions that can be devastating to the unknowing victim.

To prevent that from happening to our Members, we now offer IdentitySecure, a state-of-the-art service that eliminates the threat of identity fraud.

IdentitySecure combats all the key methods thieves use to take control of victims' finances. In addition to its safeguards against financial fraud, it also offers the peace-of-mind that your personal assets are protected against any form of identity theft.

Call us or speak with a Member Service Representative for more information about this new service.

Contact Us

Call 800-649-4646 or visit us online at [leominstercu.com](http://leominstercu.com)

### Letter from the President

## Dear Friends of LCU,

As you may be aware, the Federal Reserve recently approved an amendment to a regulation – Regulation E – that directly affects your checking account with Leominster Credit Union. If you have not done so already, I want to remind you that you must take action before July 1, 2010 or a service of your checking account will be eliminated.

The amendment to Regulation E that was implemented by the Federal Reserve requires us to obtain your approval to continue providing Overdraft Privilege for your ATM and debit transactions. The time to act is now if you want to continue receiving your current level of Overdraft Privilege service.

Through our Overdraft Privilege service, we have been able to consider payment of ATM withdrawals and debit card purchases that may result in an overdraft in your checking account. The majority of our Members prefer having this service available to them for ATM withdrawals and to avoid having debit card transactions denied at the point of purchase like a restaurant or store.

There is no charge for this service unless your account activity results in an overdraft. However, the new change to Regulation E eliminates our ability to offer this service unless you 'opt-in' to the program.

The change to Regulation E is a very important development, as we've made a number of efforts to alert you to the need for action. We've mailed you information, including an 'opt-in' form, as well as placed notifications and distributed handouts in all our branches. We've also posted information on our web site.

If you have not responded, I urge you to do so today. The form that you'll fill out is short – it will only take you a few minutes.

To continue receiving your current level of Overdraft Privilege service, please see a Member Service Representative, contact us at 800-649-4646, or visit our web site, [www.leominstercu.com](http://www.leominstercu.com).

Once you 'opt-in' to our Overdraft Privilege service, we will send you a letter confirming that you have elected to participate in this program. Please remember, you must act by July 1st to avoid any disruption in service. However, if you miss the July 1 deadline, you may still opt-in and your service will be reinstated at that time.

Sincerely,



Gordon R. Edmonds  
President and CEO



Gordon R. Edmonds  
President and CEO

Contact Us

Call 800-649-4646  
or visit us online at  
leominstercu.com

Leominster (Main Office)  
20 Adams Street  
Maila L. Berry  
Branch Manager  
mberry@leominstercu.com

Worcester  
910 West Boylston Street  
Maryann L. Tivnan  
Branch Manager  
mtivnan@leominstercu.com

Clinton  
159 Mechanic Street  
Jennie E. Gray  
AVP/Branch Manager  
jgray@leominstercu.com

Holden  
715 Main Street  
Kim A. Cary  
AVP/Branch Manager  
kcary@leominstercu.com

Sterling  
7 Main Street  
Joyce L. Hemenway  
Branch Manager  
jhemenway@leominstercu.com

North Leominster  
1316 Main Street  
Lisa Gurevich  
Branch Manager  
lgurevich@leominstercu.com



Coming Soon. . .

NEW Branch Opening  
this Fall!

137 Shrewsbury Street,  
Worcester  
Full Service Drive-Up, ATM,  
Internet Kiosk and Coin  
Machine.

# New Executive and Operations Building Grand Opening

We recently celebrated the grand opening of our new executive and operations building in downtown Leominster. We marked the occasion by commemorating LCU's Founders and re-affirming our commitment to the community.

In all, more than 300 people attended the grand opening celebration, which commenced with the formal dedication of a new Founders' Room, honoring the group of individuals who established Leominster Credit Union over 56 years ago.

In addition to being used for internal LCU meetings, the conference room will also be available to local non-profits and other community organizations.

As part of the dedication ceremony, Gordon Edmonds, LCU's President and CEO, unveiled a collage depicting the 23 Founders, which will be displayed in the Founders' Room. Attending Founders and family members of Founders not in attendance received a glass-encased image of the new building to commemorate the occasion.

Prior to the ribbon cutting ceremony for the new building, Mr. Edmonds and a number of other notables commented on the importance of the occasion. In addition to Giulio Greco, LCU's Chairman, other speakers included Dan Egan, President of the Massachusetts Credit Union League, Leominster Mayor Dean Mazzarella, State Senator Jennifer Flanagan, and State Representative Dennis Rosa.



While each speaker had a slightly different perspective, they shared a common theme. LCU has deep roots in the community, and the new 30,000-square-foot building is tangible proof of its commitment to Leominster's future. As Mr. Edmonds remarked, "Leominster is where we started back in 1954, and this is where we plan on staying for a long time to come."

Throughout the event, attendees were entertained by the Leominster High School Jazz Band, to which Mr. Edmonds presented \$1,000 as a token of appreciation.

Mr. Edmonds also awarded 6 college-bound students with \$1,000 scholarships. One student was selected to represent each of LCU's branch offices.

Following the dedication ceremonies and check presentations, attendees were invited to take a tour of the building and enjoy lunch provided by LCU.

## Let your HOME EQUITY work for you!

As a homeowner, you deserve a lot of credit. Seriously. No kidding. We mean it. Offering credit to our Members is something we've been doing since 1954. With a Home Equity Loan or Line of Credit from LCU, you'll benefit from the value that you have built into your home.

You can use your Home Equity Loan or Line of Credit for a variety of purposes including:

- Home improvements
- Education
- Debt Consolidation
- Investments
- Major Purchases

Another good reason for home equity borrowing with LCU is the potential tax advantage. Under current tax laws, the interest on your Home Equity Loan or Line of Credit may be deductible.

Don't delay - benefit from your equity and rest assured as you plan for the present and future needs of your family.

Speak to a Member Service Representative, call us at 800-649-4646 or visit our web site at leominstercu.com for more information.

