

Let's Connect



Fall 2010

Be somebody.

Happy Holidays from our LCU family to yours.

Holiday Hours at all LCU locations:
December 24 closing at 1:00 pm
December 25 closed
December 31 closing at 4:00 pm
January 1 closed

Meet Your New Branch Managers

Leominster Credit Union is pleased to announce that Ali Haider and Kristie Libertucci-Warner have joined the LCU team.

Ali Haider is Branch Manager at our new Worcester office, located at 137 Shrewsbury Street. Ali brings over five years of financial service industry experience to his position.

He's a graduate of Bentley University, where he earned a Bachelor of Science degree in finance. Ali currently resides in Milford.

We also welcome **Kristie Libertucci-Warner** as Branch Manager at our 910 West Boylston Street office in Worcester. With more than a dozen years of financial-industry knowledge,

Kristie brings a depth and breadth of know-how that will benefit our Members. Kristie resides in Worcester with her family.

Kristie Libertucci-Warner

Letter From the President

Dear Friends,

Happy holidays! As we approach the end of another successful year, I would like to take this opportunity to thank you for choosing Leominster Credit Union. It is our privilege to have you as a member.

This has truly been an eventful year, starting with the Grand Opening of our new executive and operations building in downtown Leominster, and culminating with the opening of our new branch office at 137 Shrewsbury Street in Worcester.

In early November, Leominster Credit Union was named by the Boston Globe as being among the 100 Top Places to Work. Our employees made this award possible through their efforts and the opinions they shared with the Globe staff. We are honored to have such a dedicated and loyal team working for LCU!

The Worcester Business Journal ranked LCU 4th out of a field of 28 area credit unions based on asset size on their 2010 List of Top Credit Unions.

Among many other community-focused activities, we've continued our extensive efforts to help local youths and adults understand how finances relate to their daily lives and determine their futures. 'Financial Literacy' is one of our key outreach objectives, and with the leadership of Ingrid Adade, LCU's Financial Literacy Officer, we're providing vital life lessons to many local youths and adults.

Leominster Credit Union's financial condition is stronger than ever. While other institutions have dramatically reduced their lending activities, our long-term strategic approach and sound underwriting standards have positioned us well to continue serving the many and varied borrowing needs of our Members. Rates are at near all-time lows, so now is the time to act.

Once again, on behalf of the entire staff of Leominster Credit Union, thank you for your loyal Membership and support. Happy holidays and best wishes for a terrific 2011!

Gordon R. Edmonds
President and CEO



Gordon R. Edmonds
President and CEO

Assets:	\$596.6 million
Total Deposits:	\$453.5 million
Loans:	\$344.7 million
Members:	49,276
As of 11/30/2010	

Now Open – Our New Worcester Branch!



We are delighted to announce the opening of our new branch at 137 Shrewsbury Street in Worcester. LCU is committed to providing outstanding service, and the opening of this new location provides another convenient location for our members. The Shrewsbury Street branch offers 2 drive-up teller lanes, 2 ATMs (including one drive-up), on-line account access at the internet kiosk, a coin changer and more! Watch for information about our Grand Opening Celebration early in 2011!

Contact Us

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

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Ali Haider
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910 West Boylston Street
Kristie Libertucci-Warner
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LCU Recognized as a Top Place to Work

A big part of being the very best at what we do requires a stellar staff of professionals, all dedicated to providing outstanding Member service.

That's why it's very gratifying that the Boston Globe recently included Leominster Credit Union on its 2010 list of Massachusetts' 100 Top Places to Work.



It's terrific that our team of professionals feels so strongly that LCU is a great place to work – and their satisfaction is reflected in the outstanding service they provide to our Members.

This recognition by the Boston Globe confirms that our entire organization shares in our vision of "being the best at

what we do!" We are very proud of our staff and their outstanding performance!

Looking for a new or used auto...

At Leominster Credit Union, we realize that 'getting around' is a necessity for our Members.

That's why we help you purchase cars, trucks, recreational vehicles and boats.

Talk to an experienced Member Service Representative today to learn more. We're offering:

- New or Used Vehicle Loans
- Very Competitive Rates
- Flexible Repayment Plans
- 100% Financing

- Discounted Rates (available with automatic payment from an LCU checking or savings account)
- Quick Approval for Qualified Applicants
- Refinancing of Existing Vehicle Loan Programs

Come in to discuss a financing plan designed specifically for your needs. Or, you can also visit our website for information on evaluating your options, tools to help you with your choice of vehicle, and details on how to apply for a loan online.

Leominster Credit Union – we'll get you there!