

# MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS



## HOLIDAY CLOSINGS

Monday, January 18 (Martin Luther King, Jr. Day)  
Monday, February 15 (President's Day)



## FINANCIAL TIPS FOR THE NEW YEAR



### Create a Budget

Gather everything you have that shows money coming in or going out. Write a frugal budget to manage it. When you wing it, you're passing up opportunities to slash unnecessary costs.

### Set Financial Goals

Setting financial goals is an important step in protecting your family's future. Quick reductions on utility bills, cable bills and other expenses will help you save more.

### Get Out of Debt

Your budget will show you where your money is being squandered with high-interest charges and unnecessary expenses so you can identify where it truly needs to go.

### Lower Your Taxes

People overspend on taxes every year. Simple tweaks can reduce your taxes and add money to your family's bottom line.

### Plan for Financial Emergencies

Establishing an emergency fund prepares you for unexpected expenses. Life insurance and a will can also shield your family from financial hardship.

### Control Spending on Food

Save money on groceries with a ready-made shopping list of your family's favorite recipes so you'll always know what you need and can spot a sale on your staples.

### Budget for Travel

With a few extra steps, you can save money and fit a getaway into your budget. If your budget won't allow your family to travel, plan a staycation that keeps everyone close to home but still allows for fun day trips and activities.

*adapted from <https://www.thebalance.com/set-up-a-family-budget-3129262>*

## DEBT RESTRUCTURE LOAN SPECIAL

Take control of your finances, and let us help lift your debt burden. LPCCU may be able to refinance up to 125% of the current value of your vehicle and/or refinance a vehicle you currently own. Your credit score will affect the APR rate.

**Debt Restructure Loan + Tax Refund Check =  
Financial Freedom in 2021**



You must fill out the form on our website to update the address on your account. Simply changing it with the US Postal Service will not be enough to update our records due to precautions against identity theft. Give us a call if you have any questions.

Follow us on Facebook @LexPCCU for updates as the pandemic has forced temporary lobby closures to maintain health and safety.

### MAIN OFFICE

Handicap Accessible  
124 Louie Place  
Lexington, KY 40511  
Phone: (859) 252-5151  
Fax: (859) 252-2984  
Email: [memberservices@LexPCCU.com](mailto:memberservices@LexPCCU.com)

### Monday-Friday:

9:00 AM-4:00 PM *Lobby*  
9:00 AM-5:00 PM *Drive-Up Window*

### Saturday:

9:00 AM-12:00 PM *Drive-Up Window Only*

### BRANCH OFFICE

1088 Nandino Boulevard  
Lexington, KY 40511

Monday, Thursday, Friday:  
9:00 AM-2:00 PM

### MAILING ADDRESS

P.O. Box 11001  
Lexington, KY 40512-1001

### WEBSITE

[www.LexPCCU.com](http://www.LexPCCU.com)

### SOCIAL MEDIA

Like us on:  
[www.facebook.com/LexPCCU](https://www.facebook.com/LexPCCU)  
[www.instagram.com/LexPCCU](https://www.instagram.com/LexPCCU)



## FACEBOOK CONTEST WINNERS

Congratulations to **Waneta Padgett** (left) who won September's fall basket, **Jill Crowe Recor** (middle) who won our flavors and labors of fall prize in October, and **Kathy Parsons** (right) winner of Thanksgiving dinner in November. Thank you to everyone for participating and sharing the promotions on Facebook.

## TAX TIME

Visit our website for details on how to receive discounts on TurboTax.

### 1099INT/1098

**1099INTs** are only sent to members who received dividends of \$10 or more in 2020.

**1098 Mortgage Statements** are only sent to members who paid \$600 or more in interest in 2020.

*This info is also on your 12/31/2020 statement.*



### TAX LOAN

- \$500-\$2,500
- 7% APR Base Rate
- 12-month terms
- Payments as low as \$44/month

## TAX REFUND TIPS

Don't blow your tax refund on a whim. Consider these practical tips that will help you stop overpaying interest and being reactive in your spending.

- Pay off debt, tackling the highest interest rate first. Our Debt Restructure Loan can help. Call us.
- Start an emergency fund.
- Put it into a high interest savings account.
- Make house or car repairs you've been putting off.
- Put it toward retirement or a college fund.
- Use 10-25% for something fun, and be smart with the rest.

Need help determining your best course of action? That's what we are here for. Education is a part of our mission. Give us a call to set up a free meeting.



## ONLINE BANKING

Gives access to free bill pay service!

First time users, click top right corner of the homepage to "Enroll Today!" then enter:

1. Member Number
2. Pin Number (last 4 digits of your Social Security Number)
3. Full Social Security Number
4. Current Address (House Number)

Click "OK", then finish answering questions to create personal login information. Next time logging in, click the "Online Banking" icon and enter your newly established login information.



## TOUCHBANKING MOBILE APP

iPhone- and Android- Compatible

To use this app, you must be enrolled with our online service.

1. Download the TouchBanking app to your smartphone or tablet.
2. For initial set up, enter the access code "lpcumobile."
3. Enter online banking username.
4. Answer one of your security questions.
5. Enter online banking security code (password).

Future logins will require security code (password). Log off is automatic by exiting app.



## SECURLOCK™ EQUIP APP

Keep track of

card transactions, turn cards off if lost or stolen, and limit areas where purchases are made. Download the SecurLOCK™ Equip App (via iTunes App Store or Google PlayStore). Detailed instructions at [www.lexpcu.com](http://www.lexpcu.com).

## VISA CREDIT CARD

[www.ezcardinfo.com](http://www.ezcardinfo.com)

View activity online and schedule payments.

Lost/Stolen: (866) 604-0381  
Activation: (800) 543-5073

## DEBIT CARD

Lost/Stolen: (800) 543-5073  
Activation: (800) 543-5073

## WHEN TRAVELING

Please notify us when traveling domestically or internationally. Keeping us informed helps prevent card purchases from being flagged as fraud.

## 4th Quarter Share Rates

(Dividend Posting Period 12/31/2020)

Share Account/ Club Accounts/ Special Share Accounts	Minimum Dividend Balance: \$20.01 over .05% APR/.05% APY
IRA Accounts	.01 .15% APR/.15% APY

## AUTO & HOME INSURANCE

### Car insurance as close as your credit union

As a credit union member, you have the opportunity to save money on a policy issued by Liberty Mutual.

Schedule an appointment for a personalized quote at Lexington Postal Community Credit Union.

**Michael Simonson**  
(P) 859-286-8277  
MICHAEL.SIMONSON@libertymutual.com



## WE WANT TO HEAR FROM YOU

Please leave us a review on Facebook, Google or Yelp.