

HOLIDAY CLOSINGS

Monday, May 30 (Memorial Day)

MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS





REGISTER NOW FOR THE 93RD ANNUAL MEETING

NOMINATE CANDIDATES FOR THE BOARD



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Join us for our 93rd Annual Meeting on Tuesday, May 10 at 6:30 PM. We will meet over Zoom and you can join from your computer, phone, or

tablet. A link will be emailed to each member upon registration.

LPCCU members will vote to fill one vacant board member position during the annual meeting. Board terms are

for three years and meetings are held monthly. Nominations must be received via email address lexpccu@LexPCCU. com by close of business on May 3.

Following the business meeting, there will be a raffle drawing for \$50. Each attendee will receive a \$10 Raising Cane's gift card and a door prize, both available for pick up at 124 Louie Place on Wednesday, May 11.

Primary Members only may register online at LexPCCU.com. Call 859-252-5151 for assistance.



LOWER THE RATE ON YOUR AUTO LOAN

TRANSFER & SAVE

Have a high auto loan rate? Save money! Transfer your loan from another lender and we'll finance it for **4.94% APR**—regardless of your current rate.

ONE MEMBER'S SUCCESS STORY

Frank purchased a motorcycle with dealer financing last year. His interest rate was 10% APR with a monthly payment of \$360 for 84 months. His brother told him about the amazing rates available at LPCCU. Even though he lives in Ohio, he was able to join because

he's part of the family. He transferred his loan to LPCCU with the transfer special and saved \$96/month. It's a total savings of \$7,100 in interest over the remaining 74 months of the loan!

The moral of the story—find out how much you can save if you have an auto loan from somewhere else. Don't forget to share the love and great deals of your credit union, even with out-of-town family! Check our website or call 859-252-5151 for more info. Terms and conditions apply. Now through 6/30/2022.

We are open Saturdays for Drive-Up Window Teller Services including deposits, withdrawals, and loan payments.

MAIN OFFICE

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

HOURS

Monday–Friday: 9:00 AM–4:00 PM *Lobby* 9:00 AM–5:00 PM *Drive-Up Window* Saturday:

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

MAILING ADDRESS

124 Louie Place Lexington, KY 40511-2065

WEBSITE

www.LexPCCU.com

SOCIAL MEDIA

Like us on: www.facebook.com/LexPCCU www.instagram.com/LexPCCU





NMLS #779809







FACEBOOK CONTEST-WINNING MEMBERS

Congratulations (left to right) to **Robin Alayne Edwards**, winner of the Pamper Yourself Basket in December; **Sharon Kersey Johnson**, winner of January's Winter Car Emergency Kit; and **James Wilson** who won our Sweetheart Basket in February. Thank you to everyone for participating and sharing the promotions on Facebook and Instagram.

TACKLE HOME IMPROVEMENTS WITH A SIGNATURE LOAN

Fence, roof, deck or gutter repairs on the list this Spring? A Signature Loan can help cross it off. Call (859) 252-5151 or apply at LexPCCU.com for some of the lowest rates around.

REGULAR LOAN

- Up to \$15,000
- Up to 60-month term based on the amount borrowed
- · 10% APR base rate

1-YEAR LOAN

- · \$500-\$2,500
- · 12-month term
- · 7% APR

EZ LOAN

- Up to \$1,000
- · No credit check
- · 6-month term
- · 24% APR

For unforeseen expenses like medical bills and car repairs.

Terms and conditions apply. Visit our website for details and applications.



HAVE EOUITY IN YOUR HOME?

Refinance your mortgage with us! Use the equity you have in your home to update or make repairs, or consolidate your other debts. Borrow up to 80% of the appraised value of your home for a 20-year term. **Interest rate as low as 2.80% APY** (based on your credit score). Fill out the form on LexPCCU.com to apply.

WE WANT TO HEAR FROM YOU

Leave us a review on Facebook, Google or Yelp. Follow us on Facebook and Instagram for updates and occasional give-aways. Thank you for being a part of our vibrant credit union family!

1st Quarter Share Rates

(Dividend Posting Period 3/31/2022)

Share Account/ Club Accounts/ Special Share Accounts

Balance: \$20.01 over .05% APR/.05% APY

IRA Accounts

15% APR/15% APY

ONLINE LOAN PAYMENTS

You can now **pay your loan online** with Visa or Mastercard. Click on "Pay By VISA" or "Pay By MC" buttons at the top of our website and then follow the instructions. Let us know if you have any trouble or questions!

MANAGE YOUR VISA PLATINUM CREDIT CARD ONLINE

Go to LexPCCU.com and click on Useful Links. Then click on "VISA Credit Card Login (EZ Card Info)". Register for online access to your account so you can:

- · Analyze your spending
- · Review your statements
- · Pay bills online

LPCCU VISA CREDIT CARD

Get the Lexington Postal Community Credit Union Visa credit card with **8.75% APR Base Rate** (national average is 16.13% as of 11/24/2021). It's also Apple Pay ready!



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.

- Download the
 TouchBanking app to your
 smartphone or tablet.
- 2. For initial set up, enter the access code "lpccumobile."
- 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.LexPCCU.com.

VISA CREDIT CARD

www.ezcardinfo.com

View activity online and schedule payments.

Activation: (800) 543-5073 Lost/Stolen: (866) 604-0381 Disputes: (800) 299-9842

DEBIT CARD

Activation: (800) 543-5073 Lost/Stolen: (800) 543-5073 Disputes: (800) 600-5249

WHEN TRAVELING

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