**FALL 2022** 

DELIVERING INFORMATION TO OUR MEMBERS 2 32 35 7



### NEW MORTGAGE OPTIONS NOW AVAILABLE

We are excited to announce our partnership with Servion, allowing us to offer a variety of mortgage options—from Conventional and Refinancing to FHA, VA, Non-Conforming, USDA, and Jumbo. We can also service second homes and investment properties.

LEXINGTON POSTAI OMMUNITY **REDIT UNION** 

> The application is available online anytime at lexingtonpostalccu.mymortgage-online. com. Note the LPCCU logo beside the Servion logo at the top of the page. If you see our logo, you're in the right place. Expect to hear from a representative within 24 hours of submission.



LET'S KEEP THE DRIVE-UP WINDOW MOVING!

- cash withdrawals above \$2,000.
- Have your ID ready if you're requesting cash.
- Call ahead or use the TouchBanking app to check your balances.
- Call ahead or come inside for history print-outs or statements.

# Use Your Card. Get Rewarded

It's easy to earn rewards. Simply shop in-store or online, for monthly bills or mobile payments, and you'll get rewarded.

Apply today at gonow.credit/lexingtonpostalapply

- Come inside for multiple transactions or

#### HOLIDAY CLOSINGS Monday, October 10

(Columbus Day)

Friday, November 11 (Veteran's Day)

Thursday, November 24 (Thanksgiving Day)

Saturday, December 24 (Christmas Eve)

Monday, December 26 (Christmas)

Saturday, December 31 (New Year's Eve)

Monday, January 2 (New Year's)

### TRANSFER SPECIAL

Transfer your auto loan from another lender and we'll finance it for 4.94% APR-regardless of your current rate.



\$500-\$2,500 Available Oct. 1–Jan. 31 7% APR Base Rate for one year

Apply today & start shopping!

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: 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

## NCUA

NMLS #779809

# HOW WE SAVED OUR MEMBER ALMOST \$100 A MONTH



Frank bought a new motorcycle with dealer financing. 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 **4.94% APR Transfer Special** and saved \$96/month—a total savings of \$7,100 in interest over the remaining 74 months of the loan!

Find out how much you can save with our Transfer Special if you have a high-interest rate auto loan. And share the love and great deals of your credit union—even with out-of-town family!

#### **MINIMIZE YOUR RISK OF FRAUD**

- Protect your account and personal information. Never respond to unsolicited requests for this information over the phone, through the mail or via the internet.
- When online, only provide your credit card number on a secure website, which is identified by a little lock displayed in the lower right corner of your browser.
- $\cdot\,$  Use a single credit card with a low credit limit.
- Do not send credit card information via email or instant messenger—they are not secure.
- · Do not have confidential information pre-printed on your checks.
- Report any lost or stolen credit cards or checks to the issuing institution immediately.
- · Review all account and credit card statements when they are received.

#### WE WANT TO HEAR FROM YOU

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

#### **3rd Quarter Share Rates**

(Dividend Posting Period 9/30/2022)

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



#### **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 "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<sup>™</sup> EQUIP APP

Keep track of card transactions, turn

cards off if lost or stolen, and limit areas where purchases are made. Download the SecurLOCK<sup>™</sup> 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.

