



### HOLIDAY CLOSINGS

Monday, January 16 (Martin Luther King, Jr. Day)  
Monday, February 20 (President's Day)

# MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS



*True story!*

	DEALER FINANCING	AFTER TRANSFER
INTEREST RATE	unknown	4.94%
MONTHLY PAYMENT	\$822	\$588
TOTAL SAVED BY TRANSFERRING LOAN <b>\$16,848</b>		

## LOWER YOUR CAR PAYMENT

We've saved new and existing members thousands over the last two years when they've transferred their high-interest auto loans to LPCCU. Share this story with a friend or family member who has a high rate due to a low credit score. This could help them! Regardless of your current rate, **transfer your auto loan from another lender for 4.94% APR.** Apply on our website or call for more info. *Terms and conditions apply. Rate available through 3/31/2022.*

## FREE UP MONEY & REDUCE YOUR DEBT BURDEN

Take control of your finances with a Debt Restructure Loan. We may be able to refinance up to 125% of your vehicle's current value, allowing you to consolidate credit cards or installment loans, reduce monthly payments to free up cash flow, eliminate high-interest debt, pay off debts in a more timely manner, and improve your credit rating.

Finance your home purchase with us and discover how it feels to be treated like a **real person**, not like a loan file.

YOU ARE NOT ALONE

## EXPANDED MORTGAGE OFFERINGS

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.

Apply anytime at [lexpccu.com](http://lexpccu.com) under the Loans tab. If you see our logo, you're in the right place! Expect to hear from a representative within 24 hours of submission.

## MOVE OR GET A NEW PHONE NUMBER?

Changing your address with the US Postal Service will not update your records at the credit union. Please ensure your contact info is updated so we can quickly reach you if there is a problem with your account, debit or credit card. You can get an update form from a teller or look on our website under Forms/Policies.

Follow us on Facebook and Instagram to learn how to get the most from your LPCCU membership!

**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)

**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](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)



NMLS #779809

## 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](http://gonow.credit/lexingtonpostalapply)



### WINTER CAR KIT

Prepare a car survival kit to leave in your car in case of roadside emergencies. Fill a plastic tote with: blanket, hat, pair of gloves, hand warmers, flashlight, portable air compressor, simple tool kit, first aid kit, jumper cables, permanent marker, instant air, and de-icer. Also, make sure your cell phone is charged every time you get in the car and have your cell phone charger handy.

### 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](http://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

### 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!

### 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.
- 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.



### 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 "lppccumobile."
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](http://www.lexpccu.com).

### VISA CREDIT CARD

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

### 4th Quarter Share Rates

(Dividend Posting Period 12/31/2022)

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



Account Opened	New Member	Referring Member
Savings	\$10	\$10
Checking	\$5	\$5
Loans	\$25	\$25