



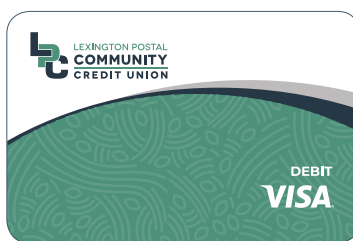
MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS

UPGRADES COMING SOON

We've been busy this year improving our services to make things easier for you. Some of the upgrades that are just around the corner include:

- **New Debit Cards** that will be live. You'll be able to see pending transactions and your available balance in the app in real time!
- **New LexPCCU Mobile App** to replace TouchBanking App. No more access codes!
- **Control your card** in the new mobile app. SecurLock app no longer needed to manage your debit card!
- **Zelle** is coming. Soon you can send money straight from your account.
- **New Credit Cards** that can also be managed in your new app. All Visa Platinum credit cards will convert to Mastercard in the Spring. You will receive more information as it gets closer.



HOLIDAY CLOSINGS

Saturday, 10/7–Monday, 10/9
(Columbus Day)

Friday, 11/10–Saturday, 11/11
(Veteran's Day)

Thursday, 11/23
(Thanksgiving Day)

Saturday, 12/23–Monday, 12/25
(Christmas)

Saturday, 12/30–Monday, 1/1
(New Year)

NON-MEMBER CHECK CASHING PROCEDURES

- This is for a check written by a Member to a Non-Member and the Non-Member wants to cash the check.
- They will need to come inside during our Lobby Hours: Monday–Friday 9, AM–4 PM.
- We will always call the Member for verification, or the Member may call the Credit Union ahead of time to let us know the check is legitimate.
- If the check cannot be verified, we will not be able to cash it.
- The amount cannot be over \$5,000.
- There will be a \$5.00 check cashing fee to the Non-Member.

Please communicate this information to the payee so they will know what to expect.

BUILDING MAINTENANCE

Believe it or not, we've been in the building for four years. It's time for some work, so please be on the lookout for some freshening up. We apologize for any inconvenience.

- The sign that was damaged in a storm this year is being replaced.
- The parking lot markings are being repainted.
- The exterior of the building is being pressure washed.

Our policy limits cash withdrawals to \$5,000 per day.

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



NMLS #779809

MEMBERS FOR LIFE: DORMANT ACCOUNTS

- An Account becomes dormant if there is no activity for 12 months.
- After 12 months we are required to reach out to Dormant Account Holders.
- A Notice is sent to Dormant Account Holders to reactivate their account.
- This can be done by signing and returning the Notice or making a deposit.
- If we do not receive a response from the Dormant Account Holder, the Account will be charged a monthly dormant fee of \$5.00 until it is depleted or the Member reaches out to activate.
- Reacquaint yourself with us by visiting lexpccu.com and stay a member for life!

BOARD OPENING

After many years of service, **Carolyn Tompkins** has resigned from the board—leaving a position to fill. We appreciate everything she did for the credit union. The interim will serve until the next annual meeting in May, at which time membership will vote. If elected, the term is for three years with monthly meetings. Apply for the interim position by emailing your profile to lexpccu@lexpccu.com.

AS TIME PASSES, ACCOUNTS NEED TO BE REVIEWED & UPDATED

- Members become elderly and may need assistance that requires adding a Joint Owner or POA.
- Joint Owners who have passed away need to be removed.
- Phone numbers need to be updated.
- Changing your address with the Post

Office does not change your address with the Credit Union.

- Marriage or divorce that results in a name change requires an update.
- Keeping information updated helps us reach you for reasons such as Credit or Debit Card fraud attempts, rejected ACH items, check orders, etc.

DEBIT CARDS: THE UNIVERSAL PAYMENT SOURCE

- If a debit card is compromised or had a fraud attempt, this card is shut down.
- The Credit Union does not currently have the ability to create a temporary debit card.
- To make sure you still have access to your account, you should have a box of checks on hand.
- Also, to make sure your monthly bills continue to be paid, set them up through your checking account number and not your debit card.
- The Credit Union has Visa Gift Cards that can be purchased, and a specific amount can be placed on it to use until the new debit card is received.
- New debit cards take 7–10 working days unless there is a holiday in that time frame which can push it out to 14 days.

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.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.







Make your checkbook a thing of the past with Zelle®



Coming soon to Lexington Postal Community Credit Union



Using Zelle® is:

 <p>FAST</p> <p>Send money directly from your account to theirs, typically in minutes!</p>	 <p>SAFE</p> <p>Send and receive money right from your online or mobile bank account</p>	 <p>EASY</p> <p>Send money to almost anyone you know* using an email address or U.S. mobile phone number</p>
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More information coming soon
lexpccu.com

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Lexington Postal Community Credit Union
124 Louie Place | Lexington, KY 40511-2065 | (859) 252-5151

3rd Quarter Share Rates

(Dividend Posting Period 9/30/2023)

Share Account/ Club Accounts/ Special Share Accounts

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

IRA Accounts

.01
.15% APR/.15% APY