



## HOLIDAY CLOSINGS

Saturday, 1/13 – Monday, 1/15 (Martin Luther King, Jr. Day)

Saturday, 2/17 – Monday, 2/19 (President's Day)

# MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS



## NEW DEBIT CARDS ON THE WAY!

Watch the mail for your new debit card with a new expiration date and three-digit security code. You may activate and begin using your card on January 29 by calling 800-922-3808. Use your current debit card until then.

You will not receive a separate mailer with a PIN number, but will set up a PIN of your choosing at card activation. Remember to update any automatic payments or subscriptions with your new card information.

Call 877-328-1944 for any issues you have with your debit card—from disputing a charge to reporting a lost or stolen card.

The new LexPCCU mobile app is also on the way! Once launched, the Touchbanking app will direct you to download the new LexPCCU mobile app when you open it. Our new app will perform the same functions and more with a more streamlined setup.



## CHECK HOLDS INCREASING



- Anticipate a hold on any check over \$300. Third party checks will always incur a hold regardless of the amount.
- Checks worth large amounts, especially those in excess of the total current value of an account, are more likely to be held.
- If an account has a history of overdrafts, we are more likely to place holds on checks to ensure they clear before releasing the funds.
- Remember, checks hold no value until we receive the money from the financial institution they are written on.

## SIGNATURE LOAN SPECIAL FOR THE HOLIDAY



Overspend on gifts or have an unexpected expense? Stop throwing money away on high interest rate credit cards. Borrow up to \$2,500 for 12 months at 7% interest rate with a Signature Special Loan. You'll have it paid off before next Christmas. Terms and conditions apply.

## VERIFY YOUR ACCOUNT



By law, we are assisting the LPCCU Supervisory Committee in conducting an audit of member accounts. Please compare the balance shown on your enclosed statement with that of your records. Your account will be considered correct unless you report any differences in writing within ten days to:

Lexington Postal Community Credit Union Auditor  
1740 44th Street SW PMB 225  
Wyoming, MI 49519

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

### 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](https://www.facebook.com/LexPCCU)  
[www.instagram.com/LexPCCU](https://www.instagram.com/LexPCCU)



NMLS #779809

*True story!*

	DEALER FINANCING	AFTER TRANSFER
INTEREST RATE	unknown	4.94%
MONTHLY PAYMENT	\$822	\$588

**TOTAL SAVED BY TRANSFERRING LOAN \$16,848**

## 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 3/31/2023.*



**LEXPCCU MOBILE APP**  
iPhone-, Android- and Tablet-Compatible

Coming to the Apple App Store or Google Play Store in January. Access your accounts when and where you want from the palm of your hand.

- Check your account balances
- Review recent transactions
- Transfer funds between accounts
- BillPay
- Send money with Zelle®
- Control debit card functions:
- Turn cards off and on
- Add alerts
- Set for travel
- Set spending limits

## 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 form from a teller or look on our website under Forms/Policies for the Member Information Update.

## 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!

## NEW NSF AND OVERDRAFT PROCEDURES

We no longer mail daily notices of NSF and overdraft fees (\$32). Members can monitor their daily account activity in the mobile app or online banking. You have 60 days to dispute charges, so be sure to review your accounts regularly.

## 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!

## 4th Quarter Share Rates

(Dividend Posting Period 12/31/2023)

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

**Winter MEMBERSHIP DRIVE**

**Earn cash rewards when you refer new members!**

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

## ONLINE BANKING

For anyone who doesn't want to use the mobile app. Enjoy the same features as in the app.

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.



**SECURLOCK™ EQUIP APP**

Keep track of Visa credit 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 & schedule payments.

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

## DEBIT CARD

Call 877-328-1946 to report a lost or stolen card, dispute a charge, change your PIN number or ask questions related to your debit card.

## WHEN TRAVELING

Please notify us when traveling. This helps prevent card purchases from being flagged as fraud.

**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)

## LPCCU MASTERCARD CUSTOMER SERVICE

Online at [manage.creditcardservices.com](http://manage.creditcardservices.com) or by calling 800-229-6800.