SPRING 2024



REGISTER NOW FOR THE ANNUAL MEETING NOMINATE CANDIDATES FOR TWO OPEN BOARD POSITIONS



Join us for our 95th Annual Meeting on Tuesday, May 14 at 6:30 PM over Zoom. You can log in from your computer, phone, or tablet. Each member who

registers will be emailed a link to join.

LPCCU members will vote to fill two board positions. Board terms are for three years and meetings are held monthly. Nominations must be received by close of business on May 6 via email to lexpccu@LexPCCU.com.

Following the business meeting, there will be a raffle drawing for \$50. Each attendee

will receive a \$10 Chick-fil-A gift card and a door prize, both available for pick up at 124 Louie Place on Wednesday, May 15.

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



AUTO LOAN TRANSFER SPECIAL



CURRENT AUTO LOAN RATES	
New	5.24% APR Base Rate
lleed	62/% ADD Base Date

SIGNATURE LOAN FOR TAX HELP

High tax bill? Short on funds? Let us help you over the hump.

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

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

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



NMLS #779809

BOARD NOTES

It is an exciting time for your credit union! President Stafford and her team have made superb progress for you. Along with new debit cards, we are thrilled to launch the new Lexington Postal Community Credit Union app. Available at the Apple App Store and on Google Play, the app has new features to help you manage your money more easily than ever. You can check balances, make deposits, pay bills, transfer money and much more. We are pleased to announce **Zelle** is now live, too! With Zelle, you can send money to friends and family, even split a tab with someone while out at dinner. Zelle is easy, safe, and fast! To get the app, search for "Lexington Postal Community Credit Union" at either store. Be sure to download it right away and start enjoying the new features.

One of the biggest benefits of membership is **competitive loan rates**. Whether you need a signature loan for an unexpected expense, want to consolidate higher-rate credit card balances, or take out a car loan, LPCCU is here to help. Call, click or stop by the branch to find out more.

Speaking of benefits, protecting life and property are musts. Through LPCCU, you have access to **TruStage**, an 85+ year old company with an A rating from A.M. Best. Whether you need auto, homeowners, life, or accidental death and dismemberment protection, TruStage is easy and competitive. Go to the LPCCU website and look for TruStage under the Useful Links tab for a quote.

We love welcoming **new members**. If you know a friend or family member who lives, works, or worships in Lexington or the surrounding counties, invite them to join and enjoy the new app, competitive rates and friendly service that come with membership.

Two board seats are now open. Kathy Hummer is retiring after more than 20 years of service, and Carolyn Thompkins has retired also. We are grateful for their dedication and want to extend our heartfelt thanks to each of these wonderful people.

Our **annual meeting** is just around the corner and occurs virtually on Tuesday, May 14, 2024, at 6:30 PM. At the meeting, held via Zoom, you can vote for board members, including the two open seats. Be on the lookout for more information.

Lastly, the credit union exists because of you, the members, and we thank you for your membership.

DON'T GET ENTANGLED IN A PHISHING SCAM!



Members have recently been lured in by phishing scams. Educate yourself so you don't fall for them.

Scammers can falsify the info transmitted to your caller ID display to make it look like they're calling from any number—even the Credit Union! Remember, we will never call you and ask you for your passwords or other account information. Read these tips from the FCC about how to protect yourself: https://www.fcc.gov/spoofing. In Remote Access Scams, a scammer takes it a step further and says they need remote access to your computer to help you with your account. The goal is to get you to log into your bank account, ultimately transferring funds into their account. Giving a stranger remote access to your computer almost always ends poorly. Do not do this! They will sometimes tell you to purchase and transfer gift cards to them in order to get your money back, which never happens. Once you have cooperated in this scheme, there is nothing we can do to get your money back.

WE WANT TO HEAR FROM YOU

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



LEXPCCU MOBILE APP

iPhone-, Android- and Tablet-Compatible

Download no from the Apple App Store or Google Play Store. Access your accounts when and where you want from the palm of your hand.

- Check your account balances
- View recent transactions
- Review spending insights
- Transfer funds between accountsBillPay
- Send money with Zelle®
- View recurring payments and merchants who have your card on file
- Manage debit card functions:
 - Set PIN
 - Activate new cards
 - Add card to mobile wallet
 - Turn cards off and on
 - Add alerts
 - Report lost or stolen cards
 - Manage travel plans
 - Limit merchant types
 - Set spending limits

ONLINE BANKING

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

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.

VISA CREDIT CARD

SecurLOCK™ Equip App

Track Visa credit card transactions, turn cards off if lost or stolen, and limit areas where purchases are made. Download from App Store or Google PlayStore.

www.ezcardinfo.com View activity & schedule payments.

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

MASTERCARD

CUSTOMER SERVICE manage.creditcardservices.com 800-229-6800

1st Quarter Share Rates

Dividend Posting Period 3/31/2024

Share Account/ Club Accounts/ Special Share Accounts

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

IRA Accounts

.01 .15% APR/.15% APY