



**HOLIDAY CLOSINGS**  
 Thursday, July 4 (Independence Day)  
 Saturday, August 31 and  
 Monday, September 2 (Labor Day)

# MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS



## LOWER YOUR CAR PAYMENT



We've saved new and existing members thousands when they transfer their high-interest auto loans to LPCCU.

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.

**ONE MEMBER'S SUCCESS STORY**

Frank purchased a 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 rates available at LPCCU. Even though he lives in Ohio, he was able to join because

of his family connections. He transferred his loan to LPCCU with the 4.94% APR transfer special and saved \$96/month. It's a total savings of \$7,100 in interest over the remaining 74 months of the loan!

Find out how much you can save if you have an auto loan from somewhere else. Don't forget to share the love and great deals of your credit union, even with out-of-town family! Check our website or call 859-252-5151 for more info.

*Terms and conditions apply. Rate available through 12/31/2024.*

## MORTGAGE OPTIONS AVAILABLE

Our partnership with mortgage processor Servion allows us to offer a variety of mortgage options: Conventional, FHA, VA, Non-Conforming, USDA, Jumbo, and Refinancing. Our offerings also go beyond primary residences to include second homes and investment properties.

Members can fill out an application online anytime and expect contact from a Servion representative within 24 hours. The link is at [lexpccu.com](http://lexpccu.com) under Loans. You will notice the Lexington Postal Community Credit Union logo next to the Servion logo at the top of the home page. If you see our logo, you know you're in the right place.

You must create an account before applying. Then you will be able to return to this website to upload documents and check the status of your loan. Your assigned LPCCU loan officer is Derek. Please include this when filling out the application.

Get your next mortgage with Lexington Postal Community Credit Union.

**YOU ARE NOT A LOAN**

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

We are open Saturdays for Drive-Up Window Teller Services only which include 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](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

# BOARD NOTES

At our 95th Annual Meeting held on May 14 via Zoom, we welcomed two new board members, Charles (Phil) Lambert and Larry L. Stafford, who replaced outgoing board members Kathy Hummer and Carolyn Tompkins. There were 44 members in attendance with Jerry Adams presiding. Patricia Winchell won the \$50 raffle drawing and those in attendance picked up door prizes and \$10 Chick-fil-A gift cards the following day.

At our regular board meeting on May 22, we completed committee assignments for the next 12 months. Phil joins the Annual Meeting, Executive and Personnel Committees, while Larry joins the Asset Liability Management and Investment Committees. We look forward to their contributions on behalf of the members.

We encourage all members to consider board membership and participation on various committees as it's important that both entities represent a diverse sample of members.

Have you downloaded the Lexington Postal Community Credit Union mobile app? If not, we encourage you to do so right away. Available at the Apple App Store and on Google Play, the app has lots of exciting features to manage your money. On the app, you can check balances, make deposits, pay bills, transfer money and best of all—use Zelle®! There's no better way to send money to others than Zelle®. To get the app, search for "Lexington Postal Community Credit Union" at either app store.

You'll be hard-pressed to find better loan rates than at your credit union. Whether a signature loan, new or used car loan, or even refinancing a higher-rate debt elsewhere, LPCCU has some of the best rates anywhere. Call, click or stop by the branch to learn more.

As ever, we're grateful to serve you, the members, and love welcoming new members, too. So, if you know someone who lives, works, or worships in Lexington and the surrounding area, send them our way!



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

Download now from the Apple App Store or Google Play Store. Access your accounts when and where you want from the palm of your hand.

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

**LexPCCU MOBILE APP**  
MANAGE YOUR ACCOUNT & DEBIT CARDS  
FROM YOUR DEVICE

Download on the App Store | GET IT ON Google Play

## MINIMIZE YOUR RISK OF FRAUD

- Protect your account and personal information. Never respond to unsolicited requests 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.
- Don't trust phone calls or texts from companies requesting money or account login information.
- Do not send credit card information via email or instant messenger—they are not secure.
- Report any lost or stolen credit cards or checks immediately.
- Review all account and credit card statements when you receive them.

**AUTO LOAN RATES  
AS LOW AS  
5.24%  
APR  
BASE RATE**

## ONLINE LOAN PAYMENTS

You can **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!

## RAISE YOUR CREDIT SCORE

Let us help you raise your credit score, lower your monthly payments, and save money. **This is a free service** we provide our members. Find the application on our website under Loans. We are happy to help you.

## 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 or dispute a charge.

## 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](http://www.ezcardinfo.com)

View activity & schedule payments.

Lost/Stolen: (866) 604-0381

Disputes: (800) 299-9842

## MASTERCARD

### CUSTOMER SERVICE

[manage.creditcardservices.com](http://manage.creditcardservices.com)

800-229-6800

## 2nd Quarter Share Rates

*Dividend Posting Period 6/30/2024*

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