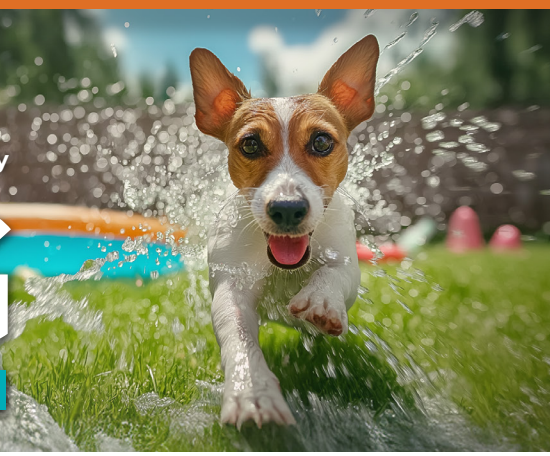
LEXINGTON POSTAL COMMUNITY CREDIT UNION

HOLIDAY CLOSINGS
Saturday, 8/30 – Monday, 9/1 (Labor Day)
Saturday, 10/11 – Monday, 10/13 (Columbus Day

MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS



NEW THIS SUMMER...

ENHANCED ONLINE & MOBILE SECURITY

We've added multi-factor authentication to our online and mobile banking platforms to better protect your accounts from fraud, scammers, and other cyber threats.

As part of this update, current users will need to choose new security questions and provide phone numbers to receive a one-time passcode (OTP) at each login. You can register up to five phone numbers to receive the OTP via text message or voice call.

If you try to log in from a new device, location, or web browser, the system will also prompt you to answer one of your security questions. However, if you're logging in from the same device and location used during setup, only the OTP will be required.

If you have any questions, please don't hesitate to reach out.

BETTER OVERDRAFT PROTECTION

Courtesy Pay allows eligible members to overdraw their account up to a disclosed limit for a fee, in order to cover a transaction. Transactions covered are checks (share drafts), ACH transfers, and bill payments. For ATM withdrawals and one-time debit card purchases to be covered, members must opt in when enrolling.

Approval of transactions is at the Credit Union's discretion and is for occasional overdrafts—not a line of credit.

To qualify, members must have direct deposit, be in good standing, be enrolled in online or mobile banking, have no excessive overdrafts or unpaid fees, and not be in default or subject to legal action. Contact us to enroll.

CHANGES TO ONLINE LOAN PAYMENTS

We're upgrading our online loan payment system to provide a more efficient and convenient experience. Soon, members who make loan payments through our website will notice a new payment link and begin receiving text reminders—one three days before the loan due date, and another three days after if payment has not been made. These reminders should help members avoid the $20 late fee that applies five days after the due date. Each text will include a secure link for easy payment.

Loans may be paid using an automatic payment from a checking account, or with a debit or credit card. A $2.49 convenience fee applies to each transaction. To avoid this fee, pay loans through BillPay or by mailing or dropping off a check. Unlike in the past, payments made through the new system will be applied to your loan immediately.

HAPPY BIRTHDAY
The city of Lexington is celebrating 250 years throughout 2025! Visit 250lex.com for a list of events.

ACCOUNT OPENED	NEW MEMBER	REFERRING MEMBER
Savings	$10	$10
Checking	$5	$5
Loans	$25	$25

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

NCUA EQUAL HOUSING LENDER NMLS #779809

BOARD NOTES

ANNUAL MEETING UPDATE

The Credit Union held its Annual Meeting on Tuesday, May 13, 2025, via Zoom. We were pleased to have 43 members in attendance. During the meeting, **Sandra Ballew-Barnes** was elected to the Board of Directors. Please join us in welcoming Sandra—we look forward to her insights and contributions. We're also excited to welcome **Vince Riggs** to the Supervisory Committee.

Our financial health continues to strengthen, and we're happy to report that this year's annual audit was successful.

ATM CLOSURES

Please note that our ATM contract has expired, and the cost to renew it is prohibitively expensive. As a result, we are removing our ATMs. However, members can still access funds fee-free at any **Fifth Third Bank** ATM, as well as through the **Alliance One** network, which includes many participating credit unions. If you have any questions, feel free to call or stop by the office.

SOME CHANGES ON THE WAY

There are some changes coming this summer that we don't want you to miss. First will be **multifactor authentication** for online banking. This increases security and makes it more difficult for hackers to access your account. Second is the addition of **Courtesy Pay**. This service allows members who qualify to have transactions covered even when funds aren't available in their share draft accounts. Lastly, making **online loan payments** will be more streamlined, including text reminders with links to pay online and immediate posting to accounts.

Please see the stories on the front page for more information about these new services, and reach out with any questions or concerns. We are here to help.

LOAN OPTIONS FOR SUMMER PROJECTS:

Summer is a great time for home improvement—and we're here to help! Whether you're considering a second mortgage or a signature loan, LPCCU offers **highly competitive rates**. We also offer great financing for **boats** and **autos**. Don't pay 7.99% at the auto dealership—get as low as **5.24% APR** (terms and conditions apply) through your friendly credit union. One of the best perks of membership is low loan rates, so reach out before starting your next project.

COMMUNITY UPDATE

Road construction is progressing at the **Leestown-New Circle interchange**. We're looking forward to the improvements and appreciate your patience during the process.

HELP US GROW

Do you know someone who lives, works, or worships in Lexington or the surrounding area? Tell them about LPCCU's friendly service, low loan rates, and commitment to members. Send them our way—we're always eager to welcome new members.

As always, thank you for your continued trust and support. We're proud to serve you.

SUMMER LOAN SPECIALS

When you need money fast, turn to your credit union first. We have some of the lowest rates around. Apply online or call today!

VACATION LOAN

- $500–$2,500
- 12-month term
- **7% APR Base Rate**

The possibilities are endless—vacation, outdoor barbeque, whatever makes the summer more relaxing!

LOW AUTO LOAN RATES

Talk to us before you shop! Rates as low as **4.24% APR Base Rate**.

SUMMER VEHICLES

Boat, RV, & motorcycle loans

Terms and financing vary, based on age, price, and type of vehicle

AUTO LOAN TRANSFER

Lower your auto loan rate to **4.94% APR**. Regardless of your current rate, transfer your auto loan from another lender and we will finance it. Check our website or call 859-252-5151 for more info.

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

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
View activity & schedule payments.

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

MASTERCARD CUSTOMER SERVICE

manage.creditcardservices.com
(800) 229-6800

2nd Quarter Share Rates

Dividend Posting Period 6/30/2025

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