



HOLIDAY CLOSINGS

Saturday, 1/17 – Monday, 1/19 (Martin Luther King, Jr. Day)

Saturday, 2/14 – Monday, 2/16 (President's Day)

MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS

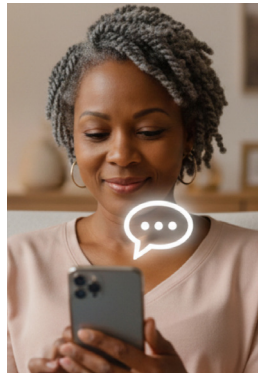


VERIFY YOUR ACCOUNT



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



PAYING YOUR LOAN JUST GOT EASIER

Lexington Postal Community Credit Union now offers MessagePay, a convenient, cost-effective tool for making loan payments quickly and avoiding late penalties.

EFFORTLESS MOBILE PAYMENTS

The MessagePay platform allows you to initiate payments quickly from your mobile device through a simple text message, using any bank account. It ensures your payments are on time, especially when you're down to the wire on your payment deadline.

AVOID LATE FEES

Save money and keep your account in good standing with MessagePay. The small \$5.99 convenience fee applied to each loan payment via MessagePay is a cost-effective alternative to a \$25 late fee. Enjoy peace of mind and financial flexibility when the need arises.

FEE-FREE ALTERNATIVES

In order to avoid fees, if the account you're paying from is outside of Lexington Postal Community Credit Union, set up your payment through BillPay or look into a bank-to-bank transfer. If your account is with LPCCU, set up an automatic loan payment transfer.



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

FREE ATMs

OUR MEMBERS HAVE FEE-FREE ACCESS TO ANY FIFTH THIRD BANK OR ALLIANCE ONE NETWORK ATM

See the full list on our website.



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

PLANNING FOR A STRONGER FUTURE

Your Board of Directors recently completed two focused planning sessions dedicated to shaping the credit union's direction for the years ahead. These conversations help us evaluate our services, set long-term priorities, and anticipate member needs. As always, our commitment remains centered on providing safe, dependable, and competitive financial solutions for you and your family. We appreciate your continued trust and support as we work toward a stronger and more member-focused future.

HELP US GROW OUR MEMBERSHIP

Our best growth comes from satisfied members sharing their experience with others. We encourage you to tell friends and family—nearby or out of state—about the benefits of joining the credit union, including our highly competitive loan rates. If you have creative ideas to help us spread the word, we invite you to share them with our Marketing Committee. Your insights are valuable, and your referrals truly make a difference.

JOIN OUR SUPERVISORY COMMITTEE

We are seeking an additional volunteer to serve on the Supervisory Committee. This group plays a vital role in ensuring the credit union's financial soundness and maintaining

strong internal controls. If you are detail-oriented and interested in supporting the credit union's mission, we would love to hear from you. Training is provided.

INTRODUCING NEW VISA CREDIT CARDS

We are pleased to launch our new suite of Visa credit cards, offering options for paying down balances, earning cash back, building credit, or maximizing rewards. All cards include convenient worldwide purchasing power, mobile wallet capability, Zero Fraud Liability,* and 24/7 Cardmember Service—plus additional features tailored to your financial goals. Learn more and apply at lexpccu.com.

ANNUAL ACCOUNT VERIFICATION

As part of our routine year-end audit, we ask that members verify their account balances against their personal records. If you find any discrepancies, please contact us immediately so we can assist.

HELP FOR SEASONAL EXPENSES

If holiday spending has stretched your budget, our Signature Loan may help you start the new year with confidence. With a simple application process and competitive rates, it's a practical option for managing post-holiday expenses.

MOVE OR GET A NEW PHONE NUMBER?

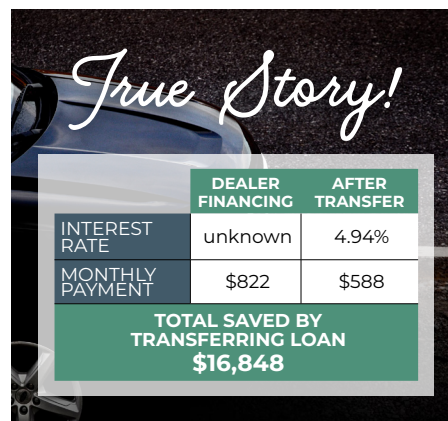
Changing your address with the US Postal Service will not update your records at the credit union. Please ensure your contact info is updated so we can quickly reach you if there is a problem with your account, debit or credit card. You can get an form from a teller or look on our website under Forms/Policies for the Member Information Update.

FREE UP MONEY & REDUCE YOUR DEBT BURDEN

Take control of your finances with a Debt Restructure Loan. Refinance up to 125% of your vehicle's current value and consolidate credit cards, eliminate high-interest debt, pay off debts in a more timely manner, and improve your credit rating.

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!



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 3/31/2026.*



**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

4th Quarter Share Rates

Dividend Posting Period 12/31/2025

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