Membership is open to anyone who lives, works, or worships in Central Kentucky! FALL 2025

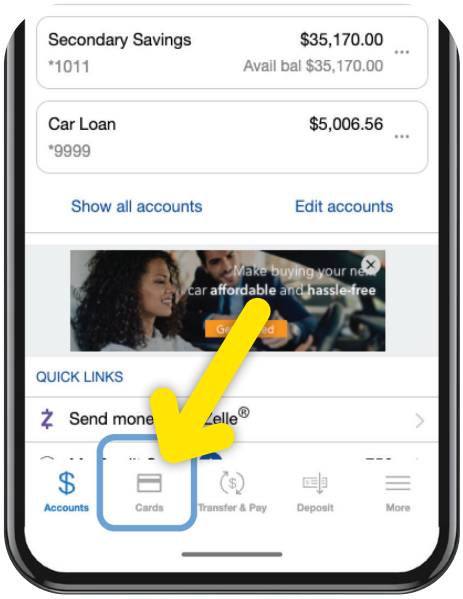
LEXINGTON POSTAL COMMUNITY CREDIT UNION

MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS

CONTROL IS IN YOUR HANDS

ACTIVATE YOUR CARDS IN THE MOBILE APP



Super charge your mobile banking experience by activating "Cards" in your LexPCCU Mobile App. Manage your debit and credit cards from the palm of your hand rather than calling for help. Below are some of the tasks you can do:

- Turn your cards on/off.
- View recent transactions.
- Report lost or stolen cards.
- Add your card to your digital wallet (Apple Pay, Gpay).
- View digital cards, including your card number.
- View spending insights.
- See which merchants store your information.
- Add travel plans to prevent disruptions.
- Set up controls and alerts by location, merchant/transaction types, or set spending limits.

As always, we are happy to help you if need it. Call us at 859-252-5151.

HOLIDAY CLOSINGS

Saturday, 10/11–Monday, 10/13 (Columbus Day)

Tuesday, 11/11 (Veteran's Day)

Thursday, 11/27 (Thanksgiving)

Wednesday, 12/24 at noon–Thursday, 12/25 (Christmas)

Wednesday, 12/31 at 1 PM–Thursday, 1/1 (New Year)

WE APPRECIATE YOU!

Find and follow us on Facebook, NextDoor, Google or Yelp. Share the good news of your credit union with others! Thank you for being a part of our family!

REVIEW & UPDATE YOUR ACCOUNTS TODAY

Here is your annual reminder to look over your accounts and make updates as needed:

- Add a Joint Owner or Power of Attorney if you need help with your finances.
- Remove deceased Joint Owners.
- Update phone numbers.
- Update your address. We do not get a notice when you change it with the Post Office.
- Update your last name after a marriage or divorce.

Keeping your information current helps us reach you for Credit or Debit Card fraud attempts, rejected ACH items, check orders, etc.

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

6124-0001-18

BOARD NOTES

ATM CLOSURES

Our ATM contract has expired, and the renewal cost is too high to continue. As a result, we are removing our ATMs. Members can still enjoy fee-free withdrawals at any Fifth Third Bank ATM, as well as through the Alliance One network, which includes many participating credit unions. If you have questions, please call or stop by the office.

MEMBER SURVEY

Thank you to everyone who participated in our September survey! We appreciate your feedback—it helps us serve you better.

NON-MEMBER CHECK CASHING

If you write a check to someone who isn't a member, here's what they need to know:

- Checks can be cashed in our lobby (Mon–Fri, 9 AM–4 PM).
- We will verify the check by calling you, or you may call us ahead of time.
- We cannot cash checks over $5,000 or those we cannot verify.

A $5 fee will apply to the non-member. Please share this information with your payee so their visit goes smoothly.

KEEP THE DRIVE-UP MOVING

To help everyone move through quickly, please come inside the lobby for:

- Multiple transactions
- Cash withdrawals over $2,000
- Check withdrawals, teller checks, or statement printouts

CORRECTION

In our last issue, we mentioned new mobile app security features. We mistakenly said you would need a one-time passcode (OTP) at every login. In fact, you'll only be asked for an OTP when logging in from a new device or location.

AVOID ACCOUNT DORMANCY

Keep your account active and avoid a $5 monthly dormant fee by making at least one transaction every 12 months. If your account becomes dormant, you'll receive a notice with instructions to reactivate it. Staying active is easy—just respond to the reactivation notice that is mailed to you, make a deposit, or a withdrawal. Stay connected and stay a member for life!

FREE ATMs

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

DRIVE DOWN YOUR CAR PAYMENT!

Why pay more? Transfer your auto loan to LPCCU and lock in a low 4.94% APR—but hurry, this special rate ends 12/31/2025.

- ☑ Quick & easy application online
- ☑ Lower your monthly payment
- ☑ Save hundreds (or even thousands) over the life of your loan
- ☑ Tell a friend or family member too—this deal could help them save big!

Scan the QR code on the left or go to lexingtoncreditunion.com to read more!

Terms and conditions apply.

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

3rd Quarter Share Rates

Dividend Posting Period 9/30/2025

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