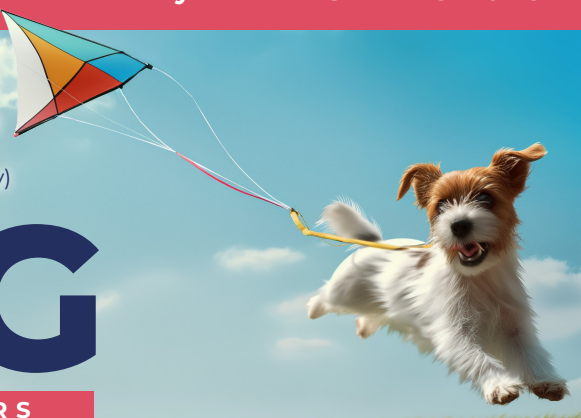
LEXINGTON POSTAL COMMUNITY CREDIT UNION

HOLIDAY CLOSINGS

Saturday, 5/23 – Monday, 5/25 (Memorial Day)
Friday, 6/19 (Juneteenth)
Friday, 7/3 – Saturday, 7/4 (Independence Day)



MAILBAG

DELIVERING INFORMATION TO OUR MEMBERS

REGISTER FOR THE ANNUAL MEETING

Don't miss our 97th Annual Meeting on Tuesday, May 12, at 6:30 PM over Zoom. Join from your computer, phone, or tablet. Each member who registers will be emailed a link.

Members will vote to fill two open board positions. Board terms are for three years and meetings are held monthly. Nominations for board members must be received by close of business on May 4 via email to lexpccu@LexPCCU.com.

Following the business meeting, there will be a raffle drawing for $50. Each attendee will receive a $15 Chipotle gift card and a door prize, both available for pick up at 124 Louie Place on Wednesday, May 13.

Primary Members only may register online at LexPCCU.com or by scanning the QR code. Call 859-252-5151 for assistance.

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

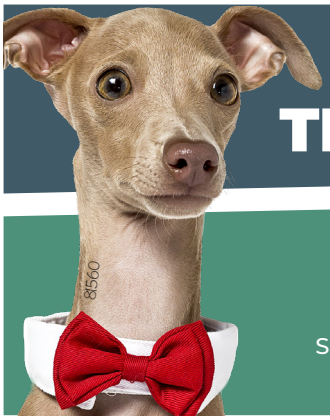
Up to $1,000, No credit check, 6-month term, 24% APR

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

CARD HUB MAGIC

Activate the "Cards" portion of the LexPCCU mobile app to manage your debit cards. You hold the power in the palm of your hand to:

- View recent transactions.
- Turn cards off/on in case of loss or theft.
- Report lost or stolen cards.
- Add your card to Apple Pay or Gpay.
- View spending insights.
- See which merchants store your info.
- Add travel plans to prevent disruptions.
- Set up controls, alerts or spending limits.



AUTO LOAN TRANSFER SPECIAL

4.94% APR

Save money when you transfer your auto loan from another lender. Apply online or in person.

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

LOWER AUTO LOAN RATES
We're pleased to share that the Board recently voted to lower our new and used auto loan rate to 4.75% APR. Providing competitive lending options is one of the ways we continue to deliver value to our members and support their financial goals.

ANNUAL MEETING DETAILS
Our Annual Meeting will be held virtually on Tuesday, May 12, 2025, at 6:30 PM via Zoom. During this meeting, members will have the opportunity to vote and fill two open board member seats.

NEW BILLBOARD CAMPAIGN
You may notice a few new LPCCU billboards around town in the coming months. We recently launched a new campaign that will feature a fresh message each month on three billboards throughout the community. It's one more way we're working to increase awareness of the credit union and the value of membership.

CREDIT CARD PROGRAM UPDATE
Later this year, we will be transitioning to a new credit card program designed to offer improved features and service for our members. Due to system limitations set by the card provider, current cardholders will need to submit a new application to move to the new program. We will share additional details and instructions as the transition approaches.

NEW WORD SEARCH FEATURE
You may notice a new addition in this issue of the newsletter—a word search. We hope it adds a little fun to your reading experience while highlighting some of the things that make our credit union special.

A THROWBACK RETURNS
We're also bringing back a feature longtime members may remember. Somewhere in this newsletter, we've hidden a member number. If the member whose number appears spots it and contacts us, they'll receive a $25 gift certificate. Be sure to keep an eye out—you might be our winner!

INVITE FRIENDS OR FAMILY TO JOIN
We love welcoming new members! If you know someone who lives, works, or worships in Lexington or the surrounding counties, invite them to join LPCCU. Even if your family member lives outside of this area, they can still be a member and enjoy our personal service and low loan rates.

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.

WORD SEARCH

C	J	K	E	N	T	U	C	K	Y
X	R	M	O	L	O	W	E	S	T
I	R	E	E	L	G	H	O	T	L
W	R	A	D	M	D	K	E	E	U
S	M	A	T	I	B	E	X	M	N
P	C	W	Y	E	T	E	S	W	I
P	W	Q	K	A	S	N	R	T	O
D	S	E	C	O	N	D	Z	C	N
R	C	A	L	O	A	N	Z	X	P
S	H	A	R	E	F	V	D	L	Z

KENTUCKY
SECOND
OLDEST
CREDIT
UNION
SHARE
MEMBER
LOWEST
LOAN
RATES

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. Give us a call or stop in. We are happy to assist you.

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!

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

1st Quarter Share Rates
Dividend Posting Period 3/31/2026

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