FALL
2026

MAILBAG

IMPORTANT INFORMATION ABOUT OUR UPCOMING SYSTEM UPGRADE

As we prepare for our upcoming core system conversion, please be aware of the following temporary service interruptions:

- **FRIDAY, OCTOBER 30, AT 7 P.M.:** Debit card access will be limited.
- **SATURDAY, OCTOBER 31, AT NOON:** Online banking will be unavailable system wide.
- **MONDAY, NOVEMBER 2:** Services will resume as soon as possible.

If you're traveling, planning a major purchase, or attending a special event that weekend, we encourage you to plan ahead and have a backup payment method available. Cash or a credit card can help ensure you have access to funds during the transition.

This upgrade is an exciting step forward for our credit union and our members. Our team has spent many months preparing for this transition, with a focus on strengthening security, improving reliability, and enhancing the services we provide. We're looking forward to bringing these improvements to you and appreciate your patience and understanding as we make this important transition.

CHECK FRAUD IS ON THE RISE: What You Need to Know

Check fraud may sound like an old problem, but it's becoming a growing financial risk for consumers of all ages.

Criminals use stolen mail, fake checks, and financial scams to access money and personal banking information. And because paper checks often contain sensitive account details, they remain a target.

The good news? Simple habits can help protect your money.

- Avoid leaving outgoing checks in the mailbox overnight.
- Mail checks from inside the post office.
- Use gel ink and avoid leaving blank spaces on checks (blank space can make it easier for scammers to alter information).
- Monitor your bank account.
- Set up account alerts.
- Be cautious of unexpected checks, checks received electronically or through messaging apps.

3rd QUARTER SHARE RATES

Dividend Posting Period 9/30/2026

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

HOLIDAY CLOSINGS

Veterans Day
November 11

Thanksgiving Day
November 26

Christmas & New Year
December 24 @ 1 PM
December 25–26
January 1–2

WORD SEARCH

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

ONLINE
BANKING
DEBIT
CARD
SYSTEM
UPGRADE
SHUTDOWN
FIRST
WEEKEND
NOVEMBER
SECURITY

6124-0001-22

BOARD NOTES

WINTER SIGNATURE LOAN SPECIAL

'Tis the season for low borrowing costs. Whether you're covering Christmas shopping or tackling a winterizing project—a new furnace, replacement windows, snow tires—let us help make it more affordable this year.

A REMINDER TO REVIEW YOUR ACCOUNTS

Once a year, take a few minutes to look over the accounts you have with us. Add a joint owner or power of attorney if you could use help managing your finances. Remove a joint owner who has passed. Update your phone number, address, or last name after a marriage or divorce—remember, the Post Office doesn't tell us when you move! Keeping your information current helps us reach you quickly if we spot fraud on your card, or an ACH item gets rejected.

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

LEAVE US A REVIEW

We appreciate you more than you know. Find us on Facebook, NextDoor, Google, or Yelp and leave a five-star review. It's a simple way to share the good news about your credit union—and it means the world to us. Thanks for being part of our family.

AVOID ACCOUNT DORMANCY

Just one transaction every 12 months keeps your account active and avoids the $5 monthly dormant fee. If your account does go dormant, we'll mail you a notice—simply respond, make a deposit, or a withdrawal to reactivate. Stay connected, and stay a member for life!

INVITE OTHERS TO JOIN

Membership is open to anyone who lives, works, or worships in central Kentucky, and for your family members no matter where they live. If you know someone who'd benefit from banking with people who know their name, invite them to join us.

WINTER IS COMING—ARE YOU READY?

Winter will be here before we know it and now is a great time to make sure your home and budget are ready for the colder months ahead. Taking care of a few projects now can help prevent unexpected repairs and keep your home comfortable all winter long.

If your winter to-do list includes a larger project or unexpected repair, our Signature Loan Special may be a convenient way to help cover the cost. Borrow up to $15,000 at 8.99% APR for up to 60 months, and take care of those important projects now rather than waiting until winter weather arrives.

DRIVE DOWN YOUR CAR PAYMENT!

Why pay more? Transfer your auto loan to LPCCU and lock in a low 4.94% APR.

- ☑ Lower your monthly payment
- ☑ Save hundreds (or even thousands) over the life of your loan
- ☑ Tell a friend or family member
- ☑ Quick & easy online application

LEXINGTON POSTAL COMMUNITY CREDIT UNION 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

NCUA EQUAL HOUSING LENDER NMLS #779809