



### LPCU MAIN OFFICE

1088 Nandino Blvd.  
Lexington, KY 40511

(859) 252-5151 or  
(859) 254-5871  
Fax (859) 252-2984

Main Office Hours  
Monday - Friday  
8:00AM - 4:30PM

Mailing Address  
PO BOX 11001  
Lexington, KY 40512-1001

[www.LexPCU.com](http://www.LexPCU.com)  
[lpcu@windstream.net](mailto:lpcu@windstream.net)

### BRANCH OFFICE

(Herald Leader)  
Handicap Accessible  
100 Midland Avenue  
Lexington, KY 40508  
(859) 231-3198  
Fax (859) 225-1625

Branch Office Hours  
Monday - Friday  
9:00AM - 4:00PM  
(Closed 1:00 - 2:00 for Lunch)

### ATM/ Debit Card

Lost/Stolen: 1-800-543-5073  
Activation: 1-800-543-5073

### VISA Credit Card

Lost/Stolen: 1-800-543-5073  
Activation: 1-866-604-0381

### When Traveling

Notify LPCU (during normal  
business hours) when traveling  
domestically or internationally:

(859) 252-5151 or  
(859) 254-5871

Keeping us informed about your  
travels will ensure your cards are not  
flagged as fraud for being used  
outside of your normal location(s).

### HOLIDAY CLOSINGS

New Year's Day - Mon, Jan 1st  
MLK Day - Mon, Jan 15th  
Presidents Day - Fri, Feb 19th

# Car Loans

## Buy NEW

Get pre-approved before you shop!  
APR Base Rates starting at 2.49%

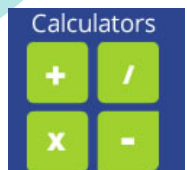
## Buy USED

100% financing on 2016 & newer,  
90% on 2013-2015 models, and  
80% financing on 2012 & older.

## Refinance

Even if you just bought a car from a  
dealer, we may be able to offer a  
lower interest rate. We may also be  
able to help consolidate your bills  
for overall lower monthly payments.

Estimate Monthly  
Payments with our  
Loan Calculator  
(at [www.LexPCU.com](http://www.LexPCU.com))



### Sample Calculation

#### How Much Can I Borrow?

You Can Borrow:	\$ 15,207.47
Payment Amount:	\$ 280.00
Number of Payments:	5 years ⇌ 60.00
Interest Rate:	3.99%
Total Payments:	\$ 16,800.00
Total Interest:	\$ 1,592.51

**Inquire Today! (859)252.5151 or [www.LexPCU.com](http://www.LexPCU.com)**

# EZ LOAN

up to \$1,000

Interest Rate: 24%  
Repayment: 6 Months  
Application Fee: \$20

## NO CREDIT CHECK!

The EZ Loan helps with  
life's little emergencies.  
Terms and conditions apply.  
More information and application  
found at [www.LexPCU.com](http://www.LexPCU.com).



Barry as MC at the 2017 Annual Meeting

### In Memoriam

Barry Marshall, Chairman of LPCU Board of  
Directors, passed away on November 10, 2017.  
He served as a dedicated Member for over 30  
years. He loved the Credit Union and put his  
heart into making it a better financial institution  
for the Members it served.

## HOLIDAY DONATIONS ON BEHALF OF OUR MEMBERS

\$200 to the "Shop with a Cop" gift program sponsored by Lexington Fraternal Order of Police (Lodge #4)

6 Bicycles to "Bikes of the Bluegrass" - a toy program sponsored by Lexington Fraternal Order of Firefighters.

### Benefits of LPCU Share Draft Accounts

(also known as checking accounts)

- No monthly or annual service charges
- First set of checks is free
- Free VISA Debit Card
- Direct Deposit, Mobile Check Deposit, and Online Banking available
- Optional Overdraft Protection that pulls from Savings
- Transactions can be monitored from your mobile devices with Touchbanking and SecurLock Apps
- Access to 5000+ surcharge free ATM's including 5th/3rd Banks

*Have a teenage family member ready to learn about budgeting, online privacy, and the importance of a good credit record? Then consider opening a joint account where you can monitor their habits and steer them towards financial success!*



### \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) or text "BEN" to 313131 to calculate your cash rewards.



**LoveMyCreditUnion**  
[www.lovemycreditunion.org/](http://www.lovemycreditunion.org/)  
Sprint

Save on your mobile bill with the Sprint Credit Union Member Discount.  
Use corporate ID# NACUC\_ZZM

### Dividend Posting Period

1/1/2018

4th Quarter Share Rates:

Share Accounts/ Club Accounts/  
Special Share Accounts:  
Minimum Dividend Balance:  
\$20.01 over/ .10%APR/ .10% APY

### IRA Accounts

Minimum Dividend Balance  
.01/  
.25% APR/  
.25% APY



## TAX TIME



We now have discounts on TurboTax!  
Go to [ww.LexPCU.com](http://ww.LexPCU.com) and click on the TurboTax icon for details.

### 1099INT /1098

1099INTs are only sent to members who received dividends of \$10.00 or over in 2017.

1098 Mortgage Statements are only sent to members who paid \$600.00 or over in interest in 2017.

This information can also be located on your 12/31/2017 statement.

### Tax Loan

Does Uncle Sam want more money?  
Our Tax Loan may help:

**\$500—\$2,500**

**7% APR Base Rate**

**12 month terms**

**Payments as low as \$44 per month**

## STAY CONNECTED

### LPCU WEBSITE

[www.lexpcu.com](http://www.lexpcu.com)

Access to all our services, forms, and more.

### ONLINE BANKING

[www.lexpcu.com](http://www.lexpcu.com)

To ENROLL for the 1st time:

Click "Enroll Today!" (found at the top right corner of the homepage)

Then enter your:

- ◆ Member Number
- ◆ Pin Number (last 4 digits of your ss#)
- ◆ Full Social Security Number
- ◆ Current Address# (just the house number)

Click "OK"

Finish answering questions to create your personal login information. Be sure to remember your answers, and the email address you used.

Next time you login in, click the "Online Banking" icon (vs. "enroll today") and enter your newly established login information.

Remember, if you have 3 failed sign-on attempts the system locks you out and you have to call the office during regular business hours to have a temporary password sent to you.

Online Banking gives you access to our FREE BILL PAY service. If you have questions about Bill Pay call 855-769-9085.

### TOUCHBANKING Mobile App iPhone and Android Compatible

To use this app, you must be enrolled with our online service (see above).

1. Download the TOUCHBANKING app to your smartphone or tablet
2. First time you use this app, you will need to enter this access code [lexpcumobile](http://lexpcumobile)
3. Enter your online banking username
4. Answer one of the security questions
5. Enter your online banking security code (password)

The next time you log in all you need to enter is your security code (password). You are automatically logged off by exiting the app.

### SecurLock Equip App

Keep track of your card transactions, turn cards off if they are lost or stolen, and limit areas where purchases are to be made.

Download the SecurLock Equip App from either iTunes or Google PlayStore and follow the set-up instructions. Need detailed instructions? Go to [www.lexpcu.com](http://www.lexpcu.com) under "forms/policies" and select "SecurLock Equip and My Location."

### FACEBOOK

[www.facebook.com/lexpcu](http://www.facebook.com/lexpcu)

LIKE OUR PAGE "Lexington Postal Credit Union" to get our latest news & offerings.

### VISA Credit Card

[www.ezcardinfo.com](http://www.ezcardinfo.com)

View your activity online & schedule payments, [www.scorecardrewards.com](http://www.scorecardrewards.com)  
Earn rewards for using your card!