

Mark Your Calendars

Lansing Postal Community Credit Union invites you to join us at our 82nd Annual Meeting.

Date: Thursday, March 18, 2010

Time: 6:30 p.m.

Place: Causeway Bay Hotel (formerly Holiday Inn South) 6820 South Cedar Street, Lansing

Cost: FREE to members

Join your fellow co-owners/members to learn about the current state and future outlook of your Credit Union during an evening of friendly conversation. Your input is always important and appreciated. **Please R.S.V.P. by calling the Credit Union by March 15, 2010.**

During the Annual Meeting, we will hold elections to fill one open position on your Board of Directors. Tania Matz's term is expiring and we would like to thank her for volunteering her time and efforts.

If you're a member in good standing with Lansing Postal Community Credit Union and would like to volunteer your time on our Board, submit a letter of interest indicating that you would like your name to appear on the ballot. Candidates should have a commitment to the community, exemplary personal references, a good financial history, and be willing to contribute a considerable amount of time to the Credit Union. If you feel that you would be a valuable asset to Lansing Postal Community C.U., please send your letter of interest by March 15, 2010 to:

Chairperson Nominating Committee

Lansing Postal Community Credit Union

P.O. Box 22098

Lansing, MI 48909-2098

For more information, contact us today at the Credit Union. Thank you for your consideration. We look forward to seeing you all at the meeting!

2009 in Review

First of all, I would like to wish all of our loyal LPCCU members a Merry Christmas and a Happy New Year! No doubt, 2009 was a very challenging year for us all financially. With unemployment on the rise, and the recession still gripping the nation, we have again been reminded of the importance of budgeting, planning and being financially responsible. The credit union is doing the best we can to assist those members who are in need. We have kept our loan rates low, while paying a competitive rate on your savings accounts. Add to that the fact that no member has ever lost a penny deposited in a federally insured credit union, and you have a solid, honest investment which will pay off in both the long-term and the short-term.

2009 was another busy year in which the credit union added or improved service to our membership. The year started out with the purchase of a coin machine for our lobby. If you have not tried it out, come in and give it a try, it will accept any amount of coin, no matter how large or small. And the best part is it literally can count hundreds of dollars in coins in a matter of minutes! For those who qualify, our Platinum Visa rate was **decreased** to 8.9% APY! To see if you qualify, all you need to do is fill out a Visa application and we can have an answer for you in a matter of minutes as well! I do not believe there are many other credit card companies in the nation who actually decreased their credit card rate. In July, we added a Teen Checking account to our list of services. There is no better way to teach your 16 or 17 year old financial responsibility than with your credit union!

This past year also saw the retirement of three of our long-time employees. Nancy Kwast (bookkeeper) retired in January, Lora Alspaugh (Member Services) retired in April, and Sharon Joslyn (loan officer) retired in June. Combined, these employees had over 40 years of experience with LPCCU! Needless to say, they will be missed.

Unfortunately, this year also brought the passing of one of our most dedicated members of the official family of the credit union. Francis Walker, who was a long-time past board member and staff member, passed away in August. Francis will be missed by all of us here at LPCCU.

I would like to hear from you in 2010 to let me know what product or service improvements you would like us to offer, and we will take the time to look into it. We are now looking into the possibility of a new ATM to replace the existing one in our drive-thru. This new ATM would perform transactions at a quicker pace, provide better lighting, and keep us in compliance with various laws, rules, and regulations imposed by our government. Again, please let us know of any suggestions you may have.



Once again, I would like to remind you that a credit union works best when all of its members use all of its products and services. I invite you, your family and your friends to come in and see us for all of your financial needs!

Thank You,

Jason Smith
General Manager

Direct Deposit Your Tax Returns!

When sending in your tax returns, don't forget to sign up for direct deposit with LPCCU! All you need is our routing number (272482126) and your account number. Don't forget to put a 00 at the end of your account number if you want it deposited to your savings account or a 70 on the end of your account if you want it deposited to your checking account. By using direct deposit, many members receive their refunds much quicker than by receiving a check. So, don't forget this article when finishing your tax forms!

Electronic Services— Anytime, Anywhere!

At LPCCU, we have designed our convenient electronic services with you in mind. Because we know how important your time is, you can check out our convenient services 24 hours a day, 7 days a week.

Internet Banking: Personal access to your LPCCU accounts has never been easier or more secure. Members can check up-to-the-minute account balances, transfer funds, make loan payments and review account histories, all with a click! Internet Banking is free to all of our members.

E-Statements: This free service allows you to view your statements online instead of receiving a paper statement. Members may sign up for E-Statements on our Web site at www.lpcumi.com. They are safe, secure, and members receive their E-Statements on the first business day of the month.

Direct Deposit: No more standing in line with direct deposit. Most all employers are capable of sending direct deposit electronically now. Check with your employer today, it's safe and convenient. If your direct deposit is currently being sent to another financial institution, all you need to do is give our routing number (272482126) and your LPCCU account number to your employer and switching will be a snap!

ATM/Debit Cards: Couple an ATM/Debit card with direct deposit, and you have the ultimate in convenience! Access your money from thousands of ATMs across the nation surcharge free with the Co-Op Network of ATMs. Look for the Co-Op Network logo or check out www.co-opfs.org to see where the nearest surcharge-free ATM is located.

There is no need to wait for business hours to access your account. Online services let you manage your account anytime, anywhere, even if you are moving out of state! Give it a try.

Holiday Closings

Monday, January 18, 2010 Monday, February 15, 2010 Sunday, March 14, 2010
Martin Luther King, Jr. Day President's Day Daylight Savings Begins

Check out our Checking Account

A Checking Account from LPCCU is full of benefits worth checking out.

- ✓ Never a Monthly Fee
- ✓ ATM/Debit Card Access
- ✓ 24/7 Home Banking Access
- ✓ E-Statements
- ✓ Direct Deposit
- ✓ No Minimum Balance
- ✓ Free Overdraft from Shares
- ✓ Free Telephone Transfers

Now is the time to open your LPCCU Checking Account! Stop in today or give us a call.

P.O. Box 22098, 4600 Collins Road
 Lansing, MI 48909-2098

(517) 337-0401 • (800) 282-0137 • Fax (517) 337-0977
www.lpcumi.com

Hours: Monday - Friday 9-5 • Postal Paydays 7:30-5



Box Score

As of November 30, 2009

Assets	\$19,739,927.17
Members	3,093
Number of Accounts	4,340
Number of Loans	1,189

Dividend Rates

	APR*	APY*
Regular Shares	0.25%	0.25%
Christmas Club	0.25%	0.25%
Vacation Club	0.25%	0.25%

Dividends are paid quarterly. You must have a minimum balance of \$100 in order to earn dividends on these accounts.

	APR*	APY*
Tier 1 Deposit Account \$500 - \$9,999	.70%	.70%
Tier 2 Deposit Account \$10,000 - \$49,999	1.05%	1.06%
Tier 3 Deposit Account \$50,000 +	1.44%	1.45%
IRA's \$500 and over	.70%	.70%

Dividends are paid monthly. You must have a minimum balance of \$500 in order to earn dividends on these accounts.

Certificates of Deposit

	APR*	APY*
6 Months	1.05%	1.05%
12 Months	1.59%	1.60%
24 Months	1.94%	1.95%
36 Months	2.23%	2.25%
48 Months	2.33%	2.35%

Dividends are compounded and paid quarterly. Minimum deposit of \$1,000 required. Penalty for early withdrawal.

Balances of \$25,000 and over receive an additional .10% APY

*APR = Annual Percentage Rate. APY = Annual Percentage Yield. Accurate as of the last dividend declaration date of November 30, 2009. Thereafter, rates may change at any time.

Featured Loan Rates

New Vehicles As Low As	4.99% APR*
New Snowmobiles As Low As ..	7.20% APR*
Home Improvement As Low As	8.60% APR*
100% Share Secured As Low As	3.25% APR*

*APR = Annual Percentage Rate. Accurate as of November 30, 2009. Thereafter, rates may change at anytime. Rates may vary based on credit history, security offered, term of loan, and direct deposit.