

**Hello Everyone,**

It's hard to believe that fall is already here, and another summer has passed. I hope you all had a great summer and had a chance to get outside to enjoy some of the great weather we've had.

I am happy to report we now have new-look LPCCU Visa Credit Cards, and LPCCU MasterMoney Debit Cards with our new logo. When your card expires, you will be issued one of these new cards. Since the inception of our MasterMoney Debit Card program in April of 2001, we have seen the demand for the card increase steadily. Debit and credit card usage continues to escalate as more and more consumers rely on their convenience. Unfortunately, fraudulent transactions are also on the rise. Please refer to the "Self-Defense Against Credit Card Fraud" article to help protect yourself and the credit union from potential losses.

Also in this newsletter, you will find our Skip-A-Payment promotion which can provide you with some relief of your loan payments during the upcoming Holiday season. Many members have taken advantage of this program, and I invite you to take advantage as well if you have a loan with us.

Please remember, the best way you can help us offer more services and better rates is to use us! We have a couple of nice cash incentives for new member referrals, and for refinancing any secured loan with us from another financial institution. We have managed to keep some of the lowest fees and loan rates in the area- and we can be even better with you and your family's support. Thank you for being a loyal member of LPCCU- stop in and see us at any time.

*Jason Smith*  
 General Manager

**Take Advantage of Skip-A-Payment**

Just in time for the Holiday Season...

Get the extra cash you need and spread a little cheer this season by skipping your car/truck, recreational vehicle, or signature loan payment with Lansing Postal Community CU this December only.

You can skip-a-payment on one or all of your loans!\* Just submit the attached request with a \$15.00 skip-a-payment service charge for each payment you would like to skip. Skip-a-payment forms may be dropped off at our office, mailed, or faxed to (517) 337-0977. Be sure to include the loan number, all appropriate signatures, and the \$15.00 service charge, or authorization to deduct the \$15.00 service charge from your Savings or Checking Account. **All requests must be received by November 17, 2006.**

*\*All loans must be current, offer does not apply if any loans are past due. Offer does not apply to mortgages, home equity loans, or on any loan with a loan extension within the last six months.*

**Self-Defense Against Credit Card Fraud**

Lori Bahnmueller

*Michigan Credit Union League - Your Money Matters*

How do you protect yourself? Foremost, never give your credit card number to someone who calls you on the phone. The caller may claim to be from a legitimate, nationally recognized company; may claim to be a police officer investigating credit card fraud; or may claim to be calling from one of the major credit card companies to resolve a problem with your account. Your caller may be totally charming or sound official, but there is no way for you to know if he really is who he says he is. A legitimate caller, such as a police officer or investigator for a credit card company, will never ask you to recite your credit card number over the phone.

The following is a short list of some other common credit card scams, courtesy of CreditComm Services.

- You receive a postcard announcing that because of your excellent credit record, you qualify for a low-interest credit card. The postcard lists a toll-free number to call for more information. When you call, a salesman tries to pressure you into paying a one-time fee of up to several hundred dollars for the low-rate card. If you sign up, what you actually receive is a small list of banks that offer low-rate credit cards. These same lists are available for free on the Internet.
- A telephone solicitor offers you a low-interest credit card as part of a "package of consumer financial services" that includes discounts on long-distance telephone services, travel, hotel accommodations, retail purchases and more. The "package" costs anywhere from \$200 on up, and instead of a low-rate credit card, you get a list of banks that offer low-rate cards. The promised discounts are also fraudulent or require expensive purchases for you to qualify.
- You receive a letter claiming that you've won a free or bargain-priced trip. When you call to claim the trip, you're told that you have to join a travel club to qualify. You provide your credit card number to pay the club fee, but you never receive the free or low-cost trip. Or, it has so many restrictions and hidden charges that you're unable to use it.

Although there is no sure-fire way to protect yourself against credit card fraud, here are some suggested precautions you can take to help protect yourself.

- When you get a new card, sign it immediately.
- Carry only the cards you'll need and leave all others in a safe place.
- Get copies of your credit reports at least once each year to make sure fraudulent credit card accounts haven't been opened in your name. You can obtain a free copy of your credit report once a year at [www.annualcreditreport.com](http://www.annualcreditreport.com).

- Never give your credit card number to someone who calls you on the phone. If you're interested in the product or service, ask the caller to send you additional information by mail. Also ask for the name, address and phone number of the company that is calling.
- Decline if a merchant asks you to write your phone number, address or other personal information on a credit card sales slip.
- When using your credit card at an ATM or gas pump, be sure to always take your receipt with you.
- Keep a record of all your credit cards in a safe place. This record should have the card number, expiration date and phone number of the company that issued the card. With this record, you can quickly report any lost or stolen cards.
- Before throwing out a credit card - even an expired card - cut it into multiple pieces.
- Keep track of when your credit card billing statement usually arrives in the mail. If one doesn't show up on time, contact your credit card issuer. Your statement may have been stolen to get your credit card number.
- If you apply for a new credit card, promptly notify the issuer if it doesn't arrive - it could have been stolen from the mail.
- If you're buying over the Internet, make sure the merchant has proper security measures in place. If you can't determine that to be the case, don't buy.

If your credit or charge cards are lost or stolen, call the issuer(s) immediately. Most card companies have a toll-free number and 24-hour service. By law, once you report the loss or theft, you have no further liability for unauthorized charges. In any event, your maximum liability under federal law is \$50 per card.

LPCCU VISA Lost or Stolen call 1-800-991-4964

LPCCU MasterMoney Debit Card call 1-800-754-4128

**Board of Director Information**

The Credit Union wishes to offer condolences to the family of Mr. Finis Fuqua. Finis passed away on June 30, 2006. He was a member of the Credit Union Board of Directors since 1983. His spirit and dedication will be missed. Mary Stephenson has been named to take over the remaining term of Finis until March of 2007. Mary has been a loyal Postal Employee and Credit Union member for a number of years.

Chuck Witte has resigned his position in May of 2006 due to his new working hours. We wish Chuck the best in his new endeavors. In his place, the Credit Union has named Tania Matz to take over his remaining term until March of 2007. Tania has also been a loyal Credit Union member for a number of years and brings a wealth of financial knowledge and experience with her. Please welcome both Mary and Tania to the Official Family of LPCCU!



**I would like to skip the December payment for the following loan account number(s):**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_ (\$15 x number of skipped payments)

Please deduct the \$ \_\_\_\_\_ service charge from my: \_\_\_\_\_

Checking Account Number: \_\_\_\_\_ Savings Account Number: \_\_\_\_\_

*\*Service charges will be deducted on December 1, 2006*

All loans must be current, offer does not apply if any loans are past due. Offer does not apply to mortgages, home equity loans, or on any loan with a loan extension within the last six months. Skip-a-payment forms may be dropped off at our office, mailed, or faxed to (517) 337-0977. Be sure to include the loan number, all appropriate signatures, and the service charge, or authorization to deduct the service charge from your savings or checking account. All requests must be received by November 17, 2006. \*Service charge is \$15 per Loan Pmt skipped.

Offer good for the month of December 2006 ONLY. Skipping a monthly payment on your loan may cause your principle balance to remain unchanged for one or more future payments.

Phone Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Privacy Policy

Lansing Postal Community C.U. is committed to protecting your privacy.

At Lansing Postal Community C.U. we are proud of the strong relationships we have built over the years... relationships based on common goals and mutual trust. In serving you, we are committed to providing you with the financial services you need now and in the years ahead, and to protecting your personal information along the way.

This privacy notice contains information about how we fulfill this commitment to you. In compliance with government regulations, we also offer you choices about how your information may be shared. We provide this notice annually whether or not you have already exercised your choices.

## LPCCU's commitment to you.

We value the trust of our members and will continue to recognize the importance of holding your financial information as confidential.

We will hold our employees to strict standards of conduct to ensure the confidentiality of our members information.

We will never use medical information to market products or make credit decisions.

We will use information responsibly in order to protect you from fraud, offer you improved products and services, and comply with legal obligations.

We will maintain accurate member information and respond promptly to member requests to correct information.

We will require companies with which we do business to use appropriate and to safeguard the confidentiality of member information.

## LPCCU uses a range of personal information.

We use and share information to provide quality service and to offer services that we believe will be of value or

interest to our members. For example, this information enables us to:

- Serve and administer your accounts with efficiency and accuracy.
- Provide you with comprehensive, high-quality services to meet your needs now and in the future.
- Extend special offers and discounts to you based on our knowledge of your total relationship with us.

The sections that follow will describe our information collection and sharing practices, and the safeguards we use to protect your non-public personal information. You will also have the opportunity to opt out of information sharing.

## LPCCU collects information that may include:

- Information that we receive from you personally on applications, forms, or other correspondence, such as your name, address, phone number, assets and income.
- Information about your transactions with us, such as account balance, location of transactions, parties to transactions, and payment history.
- Information that we receive from others in order to establish your relationship with us, such as credit reports and income verification.

In addition, we may collect information about you in compliance with certain laws and regulations.

In selected situations, except as prohibited by law, we may disclose all of the information we collect as described above.

## LPCCU carefully limits information sharing.

The information described above may be shared with selected third parties. This sharing is carefully limited as described in this section.

We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers, and insurance companies.
- Non-financial companies, such as credit reporting agencies or selected retailers or direct marketers.
- Others, such as co-applicants and those with whom you have consented to our sharing your information.

We may also disclose non-public personal information about you to third parties as permitted by law.

In addition, we may share the information that we collect (as described above) with other companies with whom we have teamed up through a joint marketing agreement to provide you with a particular benefit or service. We may also share this information with other companies which perform specific or contracted services on our behalf. Such as programmers or data processors.

## We protect non-public personal information about former members.

If you decide to close your account(s) or become an inactive member, we will continue to adhere to the privacy policies and practices provided in this notice.

## We have safeguards in place.

We have safeguards in place to protect the confidentiality, security and integrity of your non-public personal information. We maintain physical, electronic and procedural safe guards that comply with government requirements to safe guard non-public personal information.

## You have choices.

You can choose how your information may be shared with non-affiliated third parties.

We are permitted to share non-public personal information about you with non-affiliated third parties in certain circumstances. For example, we may share non-public personal information about you to third parties to assist in servicing your account with us, in response to subpoenas and to credit bureaus.

We may also share the information we collect with non-affiliated third parties, such as retailers or direct marketers, unless you direct us not to.

## Special Thanks

Thanks to everyone who took part in our Annual Membership Appreciation Day! It was a great day to celebrate Credit Union membership and enjoy the company and conversation with our friends.

## Seasons Greetings

Have a safe and Happy Holiday Season from the Board of Directors and Staff at Lansing Postal Community CU!



## Daylight Savings Reminder



Don't forget to fall back on Sunday, October 29, 2006 as Daylight Savings Time ends. Remember to turn your clocks back and enjoy an extra hour.

### Box Score

As of August 31, 2006

<b>Assets</b>	\$19,860,284.26
<b>Members</b>	3,240
<b>Number of Accounts</b>	4,438
<b>Number of Loans</b>	1,160

### IRA & Deposit Accounts

	APR*	APY*
<b>*IRA \$500 and over</b>	2.42%	2.45%
<b>*Deposit Account \$500 and over</b>	2.42%	2.45%
<b>**Deposit Account \$10,000 and over</b>	2.76%	2.80%
<b>***12 month Certificate of Deposit</b>	4.14%	4.20%

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

\*\*You must have a minimum balance of \$10,000 in order to earn dividends on this account. Rates subject to change.

\*\*\*\$2,000 Minimum Balance. Dividends Paid Quarterly.

APR = Annual Percentage Rate. APY = Annual Percentage Yield. Accurate as of the last dividend declaration date of September 30, 2006. Thereafter, rates may change on a monthly basis.

### Dividend Rates

	APR*	APY*
<b>Regular Shares</b>	0.65%	0.65%
<b>Christmas Club</b>	0.65%	0.65%
<b>Vacation Club</b>	0.65%	0.65%

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

\*APR = Annual Percentage Rate. APY = Annual Percentage Yield.

### Featured Loan Rates

### As Low As

<b>New &amp; One-Year Old Vehicles</b>	5.90% APR*
<b>Used Motor Homes &amp; Boats</b>	6.60% APR*
<b>Home Improvement</b>	8.75% APR*
<b>Snowmobiles</b>	7.60% APR*

\*APR = Annual Percentage Rate. Accurate as of August 31, 2006. Thereafter, rates may change at anytime. Rates may vary based on credit history, security, offered and term of loan.

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## Holiday Hours

Please note the hours of operation at Lansing Postal Community CU on these upcoming holidays.

Monday, October 9, Columbus — **Closed**

Friday, November 10, Veterans Day — **Closed**

Thursday, November 23, Thanksgiving — **Closed**

Monday, December 25, Christmas Holiday — **Closed**

Monday, January 1, New Year Holiday — **Closed**

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

