

ATM/Debit Card Limits

Members who utilize our LPCCU MasterMoney Debit Cards or a standard ATM Card have limits for withdrawing funds from their accounts per day. These limits are in place for a number of reasons, with the main one being for security purposes. If your card(s) are lost or stolen, thieves may be able to access your account, and limits on cards may help alert us sooner to the fact that the card is being used without your approval.

When making large purchases that may be above your limit for the debit card, please consider the following alternatives, as we can no longer raise limits on debit cards for large item purchases:

- 1. Bring your checkbook with you! Many retailers still accept checks for large purchases.
2. Apply for an LPCCU Visa Credit Card. You can make the purchase, then pay it off either by mail, or through a teller at the Credit Union.
3. There may be a Service Center location near you where you can access your cash. Check out www.cuservicecenter.com for a location near your home or vacation destination!

Debit Cards must be treated like cash. Next to cash, a thief looks for your debit card. Your personal financial information could be at risk with the theft of your debit card. LPCCU needs to limit this risk as much as we can. Also, please make sure we have a current phone number on file at the Credit Union. We have a fraud monitoring system in place that may call you if your debit card transaction history is different than your normal transaction history.

December Skip-A-Loan 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 \$16.00 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 \$16.00 service charge, or authorization to deduct the \$16.00 service charge from your Savings or Checking Account. All requests must be received by November 16, 2009.

\*All loans must be current, offer does not apply if any loans are past due. Offer does not apply to mortgages, home equity loans, Visa loans, loans with an extension within the last six months, or any new loan issued since 9/1/09.

State Quarters, Presidential Dollars, and Mint Sets!

As the State Quarter program winds down, ALL remaining quarter sets in stock are just \$3.25 each! These make great stocking stuffers for the holidays, or complete your collection with our remaining inventory. These prices are much lower than you will find anywhere else.



Presidential coin sets are only \$7.25 each. Each comes with two coins, displayed front and back, a chronological history of each president, various pictures, and other facts and figures from his life. These make great gifts for coin collectors and presidential history buffs.

And that's not all... We also have 2009 U.S. Mint Proof sets. These sets are absolutely stunning, and contain 18 coins. There is even a Certificate of Authenticity from the United States Mint included in each set. These are sure to go fast, as we only have a limited supply.

Take Your LPCCU Platinum Preferred Visa Along This Holiday Season!

Whether shopping, dining or traveling this Holiday Season, enjoy all the convenience of having the credit you need, when you need it, with a Platinum Preferred Visa Credit Card from LPCCU!

With an LPCCU Platinum Preferred Visa Credit Card you get:

- ✓ No Annual Fee
✓ No Fee Cash Advances at the Credit Union
✓ Account Access On-Line
✓ Travel Accident Insurance
✓ 25 Day Grace Period
✓ Scorecard Bonus Points
✓ Enhanced Customer Service
✓ And Best of All- NO GIMMICKS!

Your LPCCU Platinum Preferred Visa is a great way to finance your holiday purchases. To increase your credit limit or to apply for an LPCCU Platinum Preferred Visa, give us a call or stop by the office today!

VISA And don't forget we now have Visa Gift Cards for sale at the credit union as well. They make a great gift for that person who has everything!

Lansing Postal December SKIP A PAYMENT!

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

- 1.
2.
3.

Enclosed is my check for \$ (x16 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, 2009

\*All loans must be current, offer does not apply if any loans are past due. Offer does not apply to mortgages, home equity loans, Visa loans, loans with an extension within the last six months, or any new loan issued since 9/1/09. 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 16, 2009. \*Service charge is \$16 per Loan Pmt skipped.

Offer good for the month of December 2009 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 measures 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 safeguard 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.

## Box Score

As of August 31, 2008

Assets .....	\$19,287,646.55
Members .....	3,103
Number of Accounts .....	4,363
Number of Loans .....	1,177

## Dividend Rates

	APR*	APY*
Regular Shares	0.30%	0.30%
Christmas Club	0.30%	0.30%
Vacation Club	0.30%	0.30%

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	0.70%	0.70%
Tier 2 Deposit Account \$10,000 - \$49,999	1.09%	1.10%
Tier 3 Deposit Account \$50,000 +	1.49%	1.50%
IRA's \$500 and over	0.70%	0.70%

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	1.10%	1.10%
12 Months	1.64%	1.65%
24 Months	1.99%	2.00%
36 Months	2.28%	2.30%
48 Months	2.38%	2.40%

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 August 31, 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	3.30% APR*

\*APR = Annual Percentage Rate. Accurate as of August 31, 2009. Thereafter, rates may change at anytime. Rates may vary based on credit history, security offered, and term of loan, and direct deposit.

© 2009 CUcorp, Incorporated 530

## 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, November 1, 2009 as Daylight Savings Time ends. Remember to turn your clocks back and enjoy an extra hour.

## Holiday Hours

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

- Monday, October 12, Columbus Day — Closed
- Wednesday, November 11, Veterans Day — Closed
- Thursday, November 26, Thanksgiving — Closed
- Thursday, December 24, Christmas Eve — Close at 1:00pm
- Friday, December 25, Christmas — Closed
- Thursday, December 31, New Year's Eve — Close at 1:00pm
- Friday, January 1, New Year — Closed

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

