

# WE'RE DRIVEN... TO GIVE YOU MORE REASONS TO INVEST IN AMERICA

Current and new LPCCU members have the unique opportunity to get a terrific discount on a new vehicle from **GM** or **Chrysler**. Depending on which vehicle you choose, you could save up to thousands of dollars.

When you finance your new vehicle through LPCCU, you save even more with a low loan rate. Talk about driving that discount!

## BE DRIVEN

Want to find out more? Go to **lovemycreditunion.org** to learn more about each automaker's offer. Once you choose, follow the links to **GM** and **Chrysler's** discount sites.

Whatever vehicle you choose, you can drive away happy knowing you just did your part to Invest in America.



Lansing Postal Community Credit Union is an equal opportunity lender.



## LPCCU's Newest Service is a Coin Machine!

**GOT COIN?** Everybody has that jar of coin or that piggy bank full of loose coin! If so, bring it in and our state of the art coin machine will count it for you in a matter of seconds! No more coin rolls are needed here! No matter how large or how small of an amount, our coin machine will handle whatever you have to bring. The charge for using the machine is only 5% of the total amount. That means the charge for \$50.00 of coin would only be \$2.50! Compare this to the grocery store coin machines who charge anywhere from 9% to 12%, and you can see what a great deal this is for LPCCU members. Children age 12 and under can also use the machine for free if they are present and the money is deposited into their own savings account. Check it out today- you will be glad you did!!!

## 8.90% VISA!! (Our LPCCU Stimulus Package)



Call or stop by today to see if you qualify for an 8.90% APY\* Platinum Preferred Visa today! All we need is an updated visa application filled out, and if you qualify, all future purchases and cash advances on your LPCCU Platinum Preferred Visa will be at a low 8.90% rate!! It's that simple. And don't forget you have scorecard bonus points you receive every time you use your card for purchases, and these points can be turned in for brand name merchandise and travel rewards. If you currently do not have an LPCCU Visa, or are not using your LPCCU Visa, there has never been a better time to apply or activate your card!!

\*APY is Annual Percentage Yield. Rates may vary based on TransUnion credit score.

## Dunckel Road Bridge Construction



The Michigan Department of Transportation and the City of Lansing will be replacing the Dunckel Road Bridge over I-496/US-127 starting in the Spring of 2009. The anticipated bridge closure will be for 3 months to allow for 4 lanes. Traffic will be detoured using Collins and Jolly Roads. We will post more information as it becomes available in the credit union. Rest-assured, we will be open for business as usual.

## Nancy's Retirement

After more than 15 years of dedicated service to LPCCU, Nancy Kwast has officially retired as of December 31, 2008. The official family and staff wish her the best in her retirement, and thank her for her many years of service!

## Holiday Closings

Monday, May 25, 2009

Memorial Day

Friday, July 3, 2009

OPEN ALL DAY



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 February 28, 2009

<b>Assets</b> .....	\$19,823,858.17
<b>Members</b> .....	3,130
<b>Number of Accounts</b> .....	4,413
<b>Number of Loans</b> .....	1,192

## Dividend Rates

	APR*	APY*
<b>Regular Shares</b>	0.50%	0.50%
<b>Christmas Club</b>	0.50%	0.50%
<b>Vacation Club</b>	0.50%	0.50%

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

	APR*	APY*
<b>Tier 1 Deposit Account</b>		
<b>\$500 - \$9,999</b>	.90%	.90%
<b>Tier 2 Deposit Account</b>		
<b>\$10,000 - \$49,999</b>	1.39%	1.40%
<b>Tier 3 Deposit Account</b>		
<b>\$50,000 +</b>	1.88%	1.90%
<b>IRA's \$500 and over</b>	1.00%	1.00%

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*
<b>6 Months</b>	1.99%	2.00%
<b>12 Months</b>	2.18%	2.20%
<b>24 Months</b>	2.33%	2.35%
<b>36 Months</b>	2.48%	2.50%
<b>48 Months</b>	2.58%	2.61%

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 February 28, 2009. Thereafter, rates may change at any time.

## Featured Loan Rates

<b>New Vehicles</b> As Low As .....	5.15% APR*
<b>New Boats</b> As Low As .....	6.10% APR*
<b>Home Improvement</b> As Low As	8.60% APR*
<b>100% Share Secured</b> As Low As	3.50% APR*

\*APR = Annual Percentage Rate. Accurate as of February 28, 2009. Thereafter, rates may change at anytime. Rates may vary based on credit history, security offered, term of loan, and direct deposit.