

Manage your LPCCU Visa with eZCardInfo.com!



eZCardinfo.com is like online banking for your credit card. When you enroll, you can manage your account 24/7, including the ability to:

- View your account balance
- Check available credit
- View past and current statements
- Download data to financial software
- View up to 18 months of transaction history
- Pay your bill online
- View transaction and spending reports
- Receive e-mail or mobile alerts regarding important account activity

And with the encrypted website, you'll feel safe knowing that your credit card information is secure. Enroll today to help start taking control of your finances!

Going the Extra Mile to Save You Money

Exclusive Discounts for Credit Union Members!

Drive away with amazing discounts on GM vehicles and a low loan rate from your credit union.

Visit LoveMyCreditUnion.org for details or talk to a Member Service Representative today!

Check out the "NEW" lpcumi.com!

Hopefully you have noticed our new and improved website! Please check it out, as we have added many new features to make our website quick and convenient for all of your online financial needs.



Assistant Manager Paul Lewis works on the new website.

Now with just a click you can:

- Apply for a loan
- Locate a surcharge-free ATM location
- Locate a Service Center location nearby
- Obtain immediate information to STOP your lost or stolen cards
- Keep up-to-date on current credit union news
- Become a member
- Obtain an NADA (blue book) value for used automobiles
- See up-to-date rates and fees
- View contact information and our routing number
- And MUCH, MUCH more!

As you can see, we have made our website more user-friendly, so most information is right at your fingertips! We hope you enjoy our new website! If you have any feedback for us, please e-mail us at memberservices@lpcumi.com.

Debit or Credit? Using Your MasterMoney Debit Card

Have you ever wondered why you are asked this when checking out? The retailer is simply determining how you would like your transaction to be processed. Either way you answer, when using your LPCCU MasterMoney Debit Card, the funds will be deducted from your checking account.

The difference between debit and credit is simple- DEBIT transactions are processed through an ATM network by entering your PIN. You are charged \$1.00 for DEBIT transactions. CREDIT transactions are processed through the MasterCard network by signing the screen or slip, and you are NOT charged a fee.

When you choose CREDIT and sign for your purchases, you actually help LPCCU and your fellow members! That's because CREDIT transactions are more efficient and less costly to LPCCU than DEBIT transactions. So, when you reach the checkout, request a CREDIT transaction and help your Credit Union keep costs down for all members!



Home Banking Cross-Account Transfers

Have you ever wondered how you are going to get money to your son or daughter in college? The answer is just a click away! With our cross-account feature on your home banking, getting money to your children or grandchildren is a snap! If your child or grandchild does not have an account with us, this may be a good reason to sign them up to enjoy the many benefits of

an LPCCU membership. Cross-account transfer forms must be signed in the office by the member the money is coming from. See us today.

Home Banking Improvements

We have made recent improvements to our Home Banking product to better serve you! You can now sign up to receive alerts via e-mail or text for any of the following reasons:

- When a DEPOSIT hits your account
- When your CHECKING account hits a LOW BALANCE of your choice
- When a Loan Payment is due
- When there has been a successful login to your Home Banking account

You can choose which of these alerts you wish to receive at any time!

Go to your Home Banking page and click on "MY ACCOUNT," then pick "ALERTS." This will prompt you to choose which alerts you wish to receive, what parameters you wish to place on the alerts, and whether you wish to receive the alerts via text message or e-mail.

We are also looking to collect members e-mail addresses to enhance our marketing efforts at LPCCU. Please add your e-mail address to the "MY ACCOUNT" option on your Home Banking Page.

Holiday Closings

Monday, May 30 Monday, July 4
Memorial Day **4th of July**

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
- ✓ On-line Check Re-ordering
- ✓ 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.



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 email: memberservices@lpcumi.com • www.lpcumi.com

Hours:

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



Box Score

As of February 28, 2011

Assets	\$21,278,322.54
Members	3,090
Number of Accounts	4,408
Number of Loans	1,143

Dividend Rates

	APR*	APY*
Regular Shares	0.20%	0.20%
Christmas Club	0.20%	0.20%
Vacation Club	0.20%	0.20%

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	.50%	.50%
Tier 2 Deposit Account		
\$10,000 - \$49,999	.65%	.65%
Tier 3 Deposit Account		
\$50,000 +	.80%	.80%
IRA's \$500 and over	.50%	.50%

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	.50%	.50%
12 Months	.90%	.90%
24 Months	1.19%	1.20%
36 Months	1.59%	1.60%
48 Months	1.79%	1.80%

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, 2011. Thereafter, rates may change at any time.

Featured Loan Rates

New Vehicles As Low As	3.95% APR*
New Boats As Low As	5.85% APR*
Home Improvement As Low As	8.45% APR*
100% Share Secured As Low As	3.20% APR*

*APR = Annual Percentage Rate. Accurate as of February 28, 2011. Thereafter, rates may change at anytime. Rates may vary based on credit history, security offered, term of loan, and direct deposit.