

Mark Your Calendars

Lansing Postal Community Credit Union invites you to join us at our 83rd Annual Meeting.

Date: Thursday, March 10, 2011

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 7, 2011.**

During the Annual Meeting, we will hold elections to fill two open positions on your Board of Directors. Jesus Gonzales and Dave Bass' terms are expiring and we would like to thank them for volunteering their 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 7, 2011 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!

2010 In Review

First of all, I would like to wish all of our loyal LPCCU members a Merry Christmas and a Happy New Year. Once again, 2010 presented us with some very difficult financial challenges. However, I feel 2010 was a great year to be both an employee and a member of LPCCU, and here is why:

- Unlike many businesses you hear about these days, we have not had to cut either staff or service to our membership. As a matter of fact, we were able to improve our service to our membership in the form of a brand new drive-thru ATM for the office. We hope you enjoy the new ATM as it should last for years to come.
- Also, unlike many businesses and other financial institutions, we did not raise our fees for our various services during 2010. Many businesses "nickel and dime" their customers/members for everything they can get. However, LPCCU does not believe in this practice. We attempt to keep our fees as low as possible so all of our members can enjoy the many products and services we offer.
- And finally, despite tremendous competition from other financial institutions in the greater Lansing area, LPCCU is able to keep some of the best rates on loans and deposits in the area. It's no secret we have some of the largest banks and credit unions in the area, however, loyal LPCCU members know that bigger is not always better.

So, as you can see, 2010 year was a challenging, yet rewarding year to operate a business in the state of Michigan. Looking forward, 2011 will bring us some of the same challenges we faced in 2010. However, the Board of Directors, Management, and Staff all feel we are ready for the challenge.

Each year as I sum up the previous year in review, I always ask myself, "how can we add new services and continue to offer great service to our members while keeping costs down." I think all responsible business owners and managers are asking themselves the same question at the same time as the end of the year approaches.

As always, I would like to hear from you in 2011 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. And, 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!

Cystic Fibrosis Pumpkin Drive

Thank you to all members who contributed to our "Paper Pumpkin" drive for the local Cystic Fibrosis Foundation. We were able to raise a total of \$231.00 for Cystic Fibrosis, as we sold every pumpkin we had! This is an all-time high from LPCCU! More information regarding the Cystic Fibrosis Foundation can be found on their website at cff.org.

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, January 17, 2011 Monday, February 21, 2011 Sunday, March 13, 2011
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
 email: memberservices@lpcumi.com • www.lpcumi.com

Hours:

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



Box Score

As of November 30, 2010

Assets	\$20,830,695.68
Members	3,083
Number of Accounts	4,404
Number of Loans	1,151

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	.70%	.70%
Tier 3 Deposit Account \$50,000 +	.90%	.90%
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	.60%	.60%
12 Months	1.00%	1.00%
24 Months	1.29%	1.30%
36 Months	1.69%	1.70%
48 Months	1.89%	1.90%

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, 2010. 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, 2010. Thereafter, rates may change at anytime. Rates may vary based on credit history, security offered, term of loan, and direct deposit.