

Debit/Credit Card Fraud Protection

Please Read-Very Important!

No matter how careful you may be with your debit or credit card information, thieves can still find a way to use your card information to make purchases. It can happen at the grocery store, gas station, shopping mall or online – and it can happen to you!

At Lansing Postal Community CU we are committed to keeping our members' assets safe while minimizing any inconvenience protecting your accounts may cause.

That's why LPCCU works with a PREMIER FRAUD PROTECTION SERVICE to monitor activity on our members' cards and notify us, and you, of any suspicious transactions. We need you to know your card may be blocked if suspicious card activity occurs. If unusually high purchase amounts, out of ordinary merchants, or uncharacteristic foreign transactions are identified on your account, your card may be temporarily frozen. If you are going on a vacation and plan on using your debit card, please let us know so we can input this information in

our system to alert the fraud protection service of your travel plans. This may reduce the chance of your card being blocked unnecessarily.

If fraudulent activity is suspected, you will be contacted immediately by a fraud analyst to verify the transaction. If you state the transaction is valid, subsequent purchases will not be blocked. If card activity cannot be verified by you, the transaction will be marked as suspicious and your card will be blocked immediately. Since you will be contacted by a fraud analyst soon after the first transaction in question, **we ask that you make sure LPCCU has an up-to-date phone number on file at all times.** When you are contacted, you will be asked to verify your identity, but NEVER for your entire social security number.

We are proud to include this level of security as part of your membership with LPCCU. For more information about our fraud protection service, please contact us at any time.

December Skip-A-Loan Payment!

Again, just in time for the holiday season... Get the extra cash you need for the holiday season, or catch up on some bills this December by skipping your car, recreational vehicle, or signature loan payment with LPCCU!

You can skip-a-payment on one or all of your loans!* Just submit the attached request with a \$16.00 service charge by **November 18** for each payment you would like to skip.

From November 19 to December 1, the service charge is \$20 per loan skipped. Skip-a-pay requests will not be accepted after December 1.

The forms are attached, and can 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 or \$20.00 per loan skipped service charge or authorization to deduct the \$16.00 or \$20.00 per loan skipped service charge from your savings or checking account.

Take Your LPCCU Platinum Visa Along This Holiday Season!



VISA

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 Visa Credit Card from LPCCU!

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

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!

FACTS	What does Lansing Postal Community Credit Union do with your personal information?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Credit history and credit scores
HOW?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Lansing Postal Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lansing Postal Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We don't share
For our affiliates to market to you	No	We don't share
For our to market to you	No	We don't share

To limit our sharing?	<ul style="list-style-type: none"> • Call 517-337-0401 – our menu will prompt you through your choice(s) or • Visit us online: www.lpcumi.com <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share this information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 517-337-0401 or go to www.lpcumi.com

Who we are

Who is providing this notice?

Lansing Postal Community Credit Union

What we do

Who is providing this notice?

Lansing Postal Community Credit Union

How does LPCCU collect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does LPCCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- LPCCU does not have any affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- LPCCU does NOT share with nonaffiliates

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- AAA, CUNA Mutual Group, and other financial service providers we enter into an agreement with which would benefit our membership.



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 \$ _____ (\$16 x number of skipped payment, or x \$20 per loan after November 18, 2011)

Please deduct the \$ _____ service charge from my: _____
(Circle One)

Checking Account Number: _____ Savings Account Number: _____

*Service charges will be deducted on December 1, 2011

*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 9/1/11. 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 18, 2011. *Service charge is \$16 per loan payment skipped. From November 19 to December 1, the service charge is \$20 per loan skipped. No requests will be accepted after December 1, 2011.

Offer good for the month of December 2011 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: _____



Find us on Facebook

Search for Lansing Postal Community Credit Union to view current events at your favorite credit union!

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 6, 2011 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 10th, Columbus Day - **Closed**

Thursday, November 24th, Thanksgiving - **Closed**

Monday, December 26th, Christmas Day - **Closed (Observed)**

Monday, January 2nd, New Year's Day - **Closed (Observed)**

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
E-mail: memberservices@lpcumi.com
Mobile Banking: lpcumi.com/mobile.



Box Score

As of August 31, 2011

Assets	\$20,855,138.07
Members	3,053
Number of Accounts	4,359
Number of Loans	1,135

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	0.40%	0.40%
Tier 2 Deposit Account		
\$10,000 - \$49,999	0.55%	0.55%
Tier 3 Deposit Account		
\$50,000 +	0.70%	0.70%
IRA's \$500 and over	0.40%	0.40%

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	.40%	.40%
12 Months	.70%	.70%
24 Months	1.00%	1.00%
36 Months	1.29%	1.30%
48 Months	1.59%	1.60%

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

Featured Loan Rates

New Vehicles As Low As	3.75% APR*
New Snowmobiles As Low As ..	6.90% 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 August 31, 2011. Thereafter, rates may change at anytime. Rates may vary based on credit history, security offered, term of loan, and direct deposit.