

SPECIAL DELIVERY

LANCASTER POSTAL EMPLOYEES FEDERAL CREDIT UNION
1400 Harrisburg Pike, PO Box 4002, Lancaster, PA 17604-4002
Mon-Wed 8:30-4:30 Thu-Fri 8:30-6:00
(717) 393-5211 Emma (717) 393-3594 or (800) 485-3085

Autumn, 2011

www.lpecu.com

SPECIAL RATES ON VEHICLE LOANS

EXTENDED THRU DECEMBER 31, 2011 - FOR NEW AND USED VEHICLE LOANS

NEW VEHICLE LOAN RATES AT 3.25%

USED VEHICLE LOAN RATES STARTING AT 4.74%

(MUST BE 2005 MODEL YEAR OR NEWER)

Approval based on the underwriting guidelines found in the LPEFCU Loan Policy. Rates and terms are based on credit score and age of the vehicle. Other restrictions may apply. Call Dana for more info! 717-393-5211.



Important Dates, Events and "Things To Do"...

- **Monday, October 10:** Columbus Day. **Offices closed**
- **Thursday, October 20:** International Credit Union Day
Join us for refreshments
- **Friday, November 11:** Veterans' Day. **Offices closed**
- **Thursday, November 24:** Happy Thanksgiving! **Offices closed**
- **Monday, December 26:** Christmas Day Observed. **Offices closed**
- **Monday, January 2, 2012:** Happy New Year! **Offices closed**

YOUR ACCOUNTS ARE ACCESSIBLE 24 HOURS A DAY
THROUGH EMMA (TELEPHONE ACCESS) AND ONLINE AT
www.lpecu.com



*The Board and Staff of LPEFCU wish you
and yours a wonderful Holiday Season
with happiness and prosperity throughout
the coming year.*



Signature Loans

**SPECIAL RATES EXTENDED THRU
DECEMBER 31, 2011**

Make this holiday season perfect
with a Signature Loan.

- Rates starting at 7.99% APR -
- Based on credit score
- Terms from 6 months to 60 months

Approval based on the Underwriting Guidelines
found in the LPEFCU Loan Policy



HOLIDAY CLUB NEWS

Holiday Club funds and dividends were
transferred to members' Regular Share Accounts on
Monday, October 3, 2011.

Happy Shopping!

If you didn't open a Holiday Club Account last year,
now is the time to open one for 2012!

The Credit Corner

The Winter Holidays are right around the corner. LPEFCU is ready to help with all of your Holiday shopping needs.

HOLIDAY SKIP-A-PAY

Free up the funds you would normally pay to your LPEFCU loans. For a modest fee of \$35 per loan, you can skip your payment in **OCT, NOV, or DEC.**

For bi-weekly payments, the first two payments of the month will be deposited to your Share Savings Account.

All loans with 6-month satisfactory payment history are eligible, with the exception of Visa Credit Card accounts.

For more information, visit our branch or call Dana at (717) 393-5211, ext. 423

LOAN RATES

SHARE SECURED	5.50% APR
NEW VEHICLE	3.25% APR
USED VEHICLE	as low as 4.74% APR
SIGNATURE LINE OF CREDIT	as low as 7.25% APR
SIGNATURE CLOSED END	as low as 7.99% APR
HOME EQUITY LINE OF CREDIT	as low as 5.00% APR
HOME EQUITY CLOSED END	as low as 5.00% APR

CONGRATULATIONS TO THESE WINNING MEMBERS...



Kids Club Contest
Benjamin Rice

Quarterly Newsletter Contest
Rod Graver

SHARE CERTIFICATES

TERM	RATE	APY	MIN
3 MONTH	0.25%	0.25%	\$500
6 MONTH	0.35%	0.35%	\$500
12 MONTH	0.50%	0.50%	\$500
24 MONTH	0.75%	0.75%	\$500
36 MONTH	1.25%	1.26%	\$500

MONTHLY DIVIDENDS FOR SHARE ACCOUNTS

ACCOUNT TYPE	ANNUAL PERCENTAGE RATE (APR)	ANNUAL PERCENTAGE YIELD (APY)
SHARES	.15%	.15%
SUB SHARES	.15%	.15%
CLUBS	.15%	.15%



Your savings Federally insured to at least \$250,000
And backed by the full faith and credit of the US Government
NCUA
National Credit Union Administration,
A U.S. Government Agency

Quarterly Newsletter Contest Entry Form

Fill in the correct answers:

- When are the special rates on vehicle loans in effect?

- Name 2 ways to access your LPEFCU accounts 24 hours a day:

- When is International Credit Union Day celebrated?

Name _____

Member Number _____

Address _____

City _____ State _____ Zip _____

Telephone _____

Detach this form and return it to the credit union office: 1400 Harrisburg Pike, Lancaster PA 17604-4002