



LINCOLN PARK
COMMUNITY CREDIT UNION

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This month, explore smart ways to shop with your LPCCU Visa®, take control of your card, and protect your money from common scams and check fraud.

Holiday Shopping? Reach for Your LPCCU Visa®

Make your holiday spending work a little harder.

With an **LPCCU Visa Credit Card**, you can enjoy:

- Rates as low as **10.80% APR***
- ScoreCard Rewards on qualifying purchases
- No annual fee
- Card controls and alerts for added security



[Apply for an LPCCU Visa®](#)

*APR = Annual Percentage Rate. Rates range from 10.80%–13.02% APR based on creditworthiness. All loans are subject to credit approval. Membership eligibility is required.

Your Card. Your Control.

Holiday shopping can mean more card activity. **Card Suite Lite** makes it easy to manage your LPCCU Visa® Credit Card right from your phone.

- Turn your card **on or off instantly**
- Get **real-time transaction alerts**
- Set **spending controls**
- Add **travel notifications**



Whether you misplace your card or simply want to keep a closer eye on spending, Card Suite Lite puts added control right at your fingertips.

[Download CardSuite Lite](#)

Fraud Tip: Didn't Start It? Don't Respond.

You get a text saying there's suspicious activity on your account. Then your phone rings from someone claiming they can help. **Stop before you respond.** Scammers often create a sense of urgency to get you to click, call, or share personal information.



5 ways to protect yourself:

1. **Don't click** links in unexpected texts or emails.
2. **Don't call** a number provided in a suspicious message.
3. **Go straight to the source.** Use the organization's official app, website, or a phone number you know is legitimate.
4. **Question the urgency.** Be cautious of threats, prizes, unexpected requests, or offers that sound too good to be true.
5. **Look for warning signs.** Unfamiliar senders, unusual wording, spelling errors, and pressure to act fast can signal a scam.

The rule is simple: If you didn't start it, don't respond until you verify it.

If a message claims to be from LPCCU and you're unsure, **contact us directly at [313-389-2300](tel:313-389-2300).**

Check Yourself: How to Detect Check Fraud Early

Check fraud can happen quickly, and catching it early can make a big difference.

A delayed payment, an unfamiliar transaction, or a check clearing for the wrong amount could be a warning sign. One of the easiest ways to protect yourself is to **check your account regularly.**

America Saves offers a simple Fraud Detection Checklist to help you:

- Review your account activity

- Keep track of checks and payments
- Spot unfamiliar transactions
- Catch possible fraud sooner

A few minutes each week can go a long way toward protecting your money.



[Download the Fraud Detection Checklist](#)

Want to learn more? [AmericaSaves](#) offers additional tips for recognizing and avoiding check fraud.

Upcoming Holiday Closure Notice

LPCCU will be closed on **Thursday, November 26, 2026** (Thanksgiving Day) and **Friday, November 27, 2026** (day after Thanksgiving).

We encourage members to plan ahead for any in-branch transactions. Online banking, mobile banking, and ATMs will remain available for your convenience.

We will resume normal business hours on the next business day.

At Lincoln Park Community Credit Union, we're here to help you stay informed, protected, and financially strong — all year long.

—Your Lincoln Park Community Credit Union Team

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community updates and news!**



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