



LINCOLN PARK
COMMUNITY CREDIT UNION

Lincoln Park Community CU Press | October 2026



Plan ahead and stay protected. Explore helpful tools for holiday spending, unexpected expenses, online safety, and reaching your credit goals.

Shop. Earn. Stay in Control.

Shop with confidence this holiday season with an **LPCCU Visa® Credit Card**:

- Rates as low as **10.80% APR***
- **ScoreCard Rewards** on qualifying purchases
- **No annual fee**

Plus, **Card Suite Lite** lets you turn your card on or off, get transaction alerts, and set spending controls right from your phone.



Need a card?

[Apply for an LPCCU Visa®](#)

Already have one?

[Get Card Suite Lite](#)

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

Unexpected Expenses Happen. Be Ready When They Do.

A car repair, home expense, or other surprise can put pressure on your budget. An **LPCCU Line of Credit** gives you a little extra backup when you need it.

- Access up to **\$1,000**
- Payments as low as **\$20***
- **Use it. Pay it back. Use it again.**

Be ready before the unexpected happens.

[Apply Today](#)

*Line of Credit: Subject to credit approval. Rates, terms, and credit limits may vary. Line of Credit rate is 17% Annual Percentage Rate (APR) with limits up to \$1,000 and a maximum term of 90 months. Minimum monthly payment is \$20. A \$2.50 fee applies when funds are automatically transferred from loan to cover checking overdraft. Membership required. All loans are subject to approval. Additional terms and conditions may apply. Contact Lincoln Park Community Credit Union for full details. Federally insured by NCUA.

Think You Can Spot a Scam?

Scammers are getting more convincing. **Phishing texts, imposter scams, urgent requests, and even AI-powered scams** can make it harder to tell what's real.

Do you know the red flags?

Learn a few simple ways to protect your accounts and personal information, then **put your scam-spotting skills to the test with our quick Fraud & Scam Quiz.**



Think Before You Click. Know the Signs. Test Your Skills.

[Read the Blog & Take the Quiz](#)

Credit Sense Tip: Set a Credit Goal

Planning to buy a home, purchase a car, or simply improve your credit? **Credit Goals in Credit Sense** can help you set a target and track your progress.

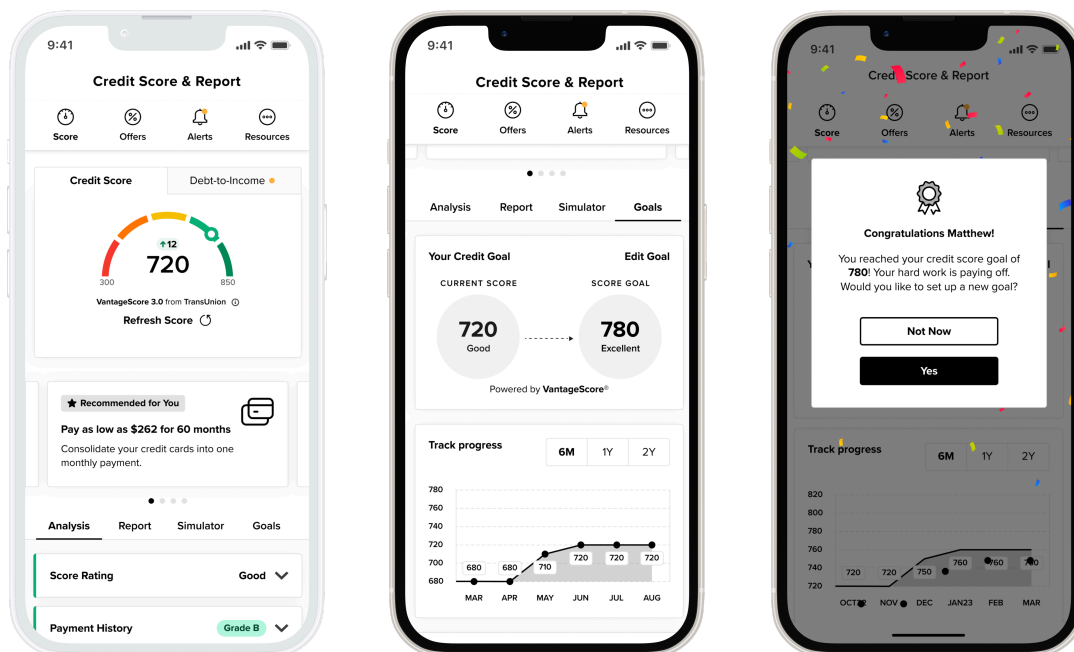
Set It. Track It. Achieve It.

With Credit Goals, you can:

- Set a target credit score
- Track your progress
- Explore scenarios with the Score Simulator
- Adjust your goal as your plans change
- Get personalized tips along the way

Pick your score. Own your journey.

Log in to **Home Banking**, open **Credit Sense**, and set your credit goal today.



New to Credit Sense?

Credit Sense is a free tool available through LPCCU Home Banking. Use it to:

- Check your credit score
- Review your credit report
- Monitor changes to your credit
- Set and track credit goals
- Get personalized tips and insights

Checking your score through Credit Sense won't impact your credit.

[Learn More About Credit Sense](#)

Upcoming Holiday Closure Notice

LPCCU will be closed on the following days:

Thursday, November 26, 2026 — Thanksgiving Day

Friday, November 27, 2026 — day after Thanksgiving

Thursday, December 24, 2026 — Christmas Eve

Friday, December 25, 2026 — Christmas Day

Thursday, December 31, 2026 — New Years' Eve

Friday, January 1, 2027 — New Years' 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

**Follow us on Facebook to stay up-to-date on
community updates and news!**



**LPCCU.coop • 313.389.2300 • 1400 Emmons, Lincoln Park, MI 48146 US
Federally Insured by NCUA • Equal Housing Lender**

Lincoln Park Community Credit Union | 1400 Emmons | Lincoln Park, MI 48146 US

[Unsubscribe](#) | [Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!