

postal waves

Get a $\frac{1}{2}\%$ ^{APY*} Rate Bonus!

Your family deserves the same financial services that you trust. Now, refer any Family Member (or eligible co-worker) and when they join, both of you receive your choice of:

- 1) A $\frac{1}{2}\%$ ^{APY*} **Rate Bonus** added to the 6-month rate in effect when you or your referral open a CD account with a minimum \$2,000
- 2) Or, a $\frac{1}{2}\%$ ^{APR*} **Loan Discount** on your qualifying rate for a new/used vehicle or personal loan

Either way, everyone wins by earning and saving more with our already competitive rates and personal service.

We'll also pay you each \$10 when your new member joins.

To get your rate bonus or loan discount, fill out the coupon below and have your referral bring it in to any branch and join. **Do it now before this offer expires May 30, 2009.**



Relative/co-worker's Name you are Referring

Referred by (Your Name)

Your Member #

Your Phone #

*New member must qualify to open an account. Offer valid for referrals and new accounts opened from 04/01/09 through 05/30/09. Referral coupon must be submitted when the new account is opened to qualify for rate bonus or loan rate discount and \$10 gift. APY= Annual Percentage Yield. APR=Annual Percentage Rate. CD with rate bonus must be opened before 06/30/09. Only new members (referred or not) and current members who refer a qualifying member are eligible for the rate bonus or discount. Only one $\frac{1}{2}\%$ APY bonus rate or $\frac{1}{2}\%$ APR loan discount allowed per member per account. Loan discount valid for eligible vehicle and personal loans funded before 07/31/09. Offer cannot be applied to previously opened CDs or loans, and is not valid with any other offer. For more referral forms, make copies of the above, or go to www.ppcu.org or any branch.

* APR=Annual Percentage Rate. For a complete list of loan and deposit rates, go to www.ppcu.org. Rates and terms are subject to change without prior notice. All loans subject to credit approval. Actual rate offered is determined by the applicant's individual credit profile. 8.99% APR Visa is for members with PPCU checking and direct deposit. Auto loan and Personal loan rates are .25% higher without PPCU checking and direct deposit.

PPCU Loan Rates

New Auto: 4.74% ^{APR*}

Used Auto: 4.74% ^{APR*}

Classic VISA

w/Checking: 8.99% ^{APR*}

Personal Loan: 9.54 ^{APR*}

See bottom of this page
for more information on
our rates

Holiday Schedule

May 20
Staff Training

May 25
Memorial Day

July 3
Independence Day



In the time it takes to drink a cup of coffee, you could lower your monthly payment on your auto loan and save hundreds. Plus get \$100 in Gas!



Paying more than **4.74% APR*** on your auto loan? If yes, you could be losing money! Lower your monthly payments and put that extra cash in your pocket just by refinancing your auto loan with PPCU.

We'll also give you a \$100 Gas Card when you refinance.

Or if you're thinking about buying a new or used car, truck or motorcycle, we can help you do that too. Either way, our low loan rates and flexible terms could save you more. As an example, you pay only \$18.85 per month over 60 months for every \$1,000 borrowed.*

Isn't saving more of your hard-earned money worth 30 minutes of your time?*

Apply online, come in to any branch or call us to find out more.

*APR = Annual Percentage Rate. Rates and offer are subject to change without notice. Actual rate offered is dependent on individual credit rating and may differ from rate quoted above. Monthly payment example based on 4.74% APR for 60-month term. Rate is .25% higher without direct deposit to PPCU checking account. Maximum allowed term depends on loan type and model year. Refinancing offer valid only for vehicle loans financed by lenders other than PPCU and is not valid with any other offers. Must apply for and fund refinanced loan during April, 2009 to qualify for special offer listed here. 30 minutes is an approximate estimation of the time needed to process a loan and assumes that all applicant's required documents are complete and presented at time of application with no special circumstances. This offer is not a guarantee of loan approval turnaround time; actual processing time is dependent on many variables, including individual circumstances, loan volume and available resources.

Repossession doesn't release you from debt

If you cannot make your monthly payments, voluntarily returning your car to the lender does not automatically release your obligation from the loan.

You are still responsible for the balance plus any additional fees the lender incurs from repossessing the vehicle, selling the car at auction and attorney fees. If the lender does sell your car for less than your loan balance, which is typically the case, you will still owe the difference plus the added expenses.

It is therefore financially better for you to sell the auto yourself to avoid any fees. Another advantage—you'll probably get more money than what the lender will obtain if the vehicle is sold at a public auction. Questions? Give us a call.

Use your IRS Refund wisely

Reduce your Debt

1. Pay an extra amount on your credit card
2. If you're paying more than 9.00% APR* on your credit card, apply for our 8.99% APR* Visa and use your refund for the first payment
3. Consolidate credit card and other debt into one lower-rate PPCU personal loan (*as low as 9.54% APR**) and apply your refund to your monthly payments

Increase your Savings

1. Open a CD or Christmas Club account
2. Start the young adults (age 18-24) in your family off with a high-yield One Pack Savings account
3. Contribute to a PPCU IRA account
4. If your debt is under control, use the money as a down payment on a new or used car. We have excellent rates—*as low as 4.74% APR**

* See bottom of front page for rate information.



www.ppcu.org • 800.696.6009

