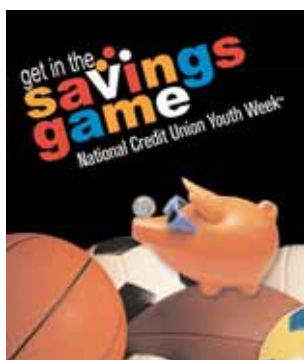


postal waves



Help Us Celebrate Youth and Receive Free Gifts!

Celebrate National Credit Union Youth Week and show the youth and teens in your family how to get in the savings game. Visit any of our branches from April 19-23 with your young family members, and when they make a \$20 deposit to their existing PPCU savings account, or open a new member account with the required minimum \$50 deposit, they'll receive:

- A Free Slide Guide showing kids how to get the most out of their money
- Free Activity Guides with fun facts and games about the value of money

Make saving at the credit union a habit for your kids and take part in our Youth Week celebration. Ask about our Scottie Savers accounts for kids. Membership is open to all your family members. Member must be under age 18 to receive gifts. One gift per member while supplies last.



Our Mortgage Rates are Still Low

1st Mortgage 30-year ARM
3.43% APR*

Call our Mortgage Line: 888.469.1261
Our friendly loan consultants can help you choose an affordable mortgage

*APR=Annual Percentage Rate. ARM=Adjustable Rate Mortgage. Loans subject to credit approval; your rate may be higher. Rate as of March 16, 2010 and subject to change without notice. Call for complete terms.

PPCU Loan Rates

New Auto: 4.24% APR*

Used Auto: 4.34% APR*

Classic VISA with Checking & direct deposit: 8.99% APR*

Personal Loan: 9.54% APR*

See bottom of this page for more information on our rates

Holiday Schedule

May 19
Staff Training

May 31
Memorial Day

July 5
Independence Day



www.ppcu.org • 800.696.6009

We Haven't Raised Our Rates

Lower your monthly payments with our Classic Visa – still as low as 8.99% APR.*
See how we compare:



	Pacific Postal Credit Union	Wells Fargo	Capital One	Capital One for people with "Average" Credit
Interest Rate*	8.99%	13.65%	14.90%	17.90%
Total Interest you will pay on a \$1,000 balance*	\$214	\$380	\$435	\$592

- Save even more with:
- NO Balance Transfer fees
 - NO Annual Fee
 - NO Cash Advance Fee
 - NO Surprise Rate Hikes

Apply today at www.ppcu.org or call us at 800.696.6009 to start saving more of your money. Once approved, we'll transfer your balances free of charge.*

*APR =Annual Percentage Rate. Actual rate offered depends on individual credit rating; your rate may be higher. Credit card information from www.creditcard.com and www.wells-fargo.com as of March 2, 2010. For purpose of comparison, total interest paid on a \$1,000 charge assumes a minimum monthly payment of 3% of balance (including interest) and/or \$20 minimum payment until balance paid. 8.99% APR Visa valid with direct deposit to PPCU checking account, otherwise, rate is as low as 11.99% APR. We conduct balance transfers by issuing a check(s) to your other creditors against a cash advance to your new Visa card account. Rates subject to change without notice.

* 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 1/4% higher without PPCU checking and direct deposit.

Get Discounts on Sprint Nextel

Your PPCU membership entitles you to discounted rates on Sprint's wireless services:



- 10% off most regularly priced Sprint Nextel service plans
- 15% off most corporate liable wireless plans
- Waived activation and upgrade fees on all new lines
- National rates with no roaming and long distance charges
- Are you an existing Sprint Nextel customer? You can also save 10%.

Go to www.ppcu.org and click on the Sprint banner. Or call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to the NACUC Corporate ID.

If you're an existing customer, visit www.sprint-discount.com and under Company/Organization Name enter: Credit Union Member.

The Credit Union Advantage

As a PPCU member, you enjoy better rates and fewer fees than what you would find at most banks. On top of that, your money here at the credit union is completely safe and secure. How can you be sure?

- We are a not-for-profit credit union owned by you – our members – which means we don't answer to "for-profit" stockholders. Your best interests are truly our priority.
- As a credit union with a solid history (nearly 80 years!) of sound business practices, we have never had to accept taxpayer money for any type of bailout, unlike the for-profit banks.
- We did not, and never will, put your money at risk in subprime mortgages or any other high-risk investment.
- Your deposits are insured for at least \$250,000 by the National Credit Union Association. Your IRA accounts are insured separately for \$250,000 as well. No one has ever lost a dime of federally-insured savings at PPCU.

You can be assured that the credit union advantage is providing you the best possible deal. Call us if you have any questions or concerns.

How to Avoid Fees & Save \$\$\$

Because we are a not-for-profit credit union, our fees are generally much lower than what you would pay at most other institutions. And often, we don't charge any fee at all for a service that you would pay for elsewhere. Still, here's what you can do to avoid, or at least minimize, some of the fees that may come with managing your accounts at PPCU.



Inactivity Fee (\$3 per month) – 1) Simply maintain a balance of at least \$100, OR 2) Make a deposit or withdrawal to any of your accounts at least once every six months. There are many ways to do this. A few examples: Pay a bill—such as your phone or gas bill—online. If you have our free checking, use your debit card to make a purchase. Or make a deposit at an ATM or branch, or better yet, use direct deposit.

In any case, make certain that you have sufficient funds above the required minimum \$50 share balance to cover any transactions.

Membership Fee (\$5 to join) – Refer your new member and we'll waive the \$5. You'll also receive \$5 just for referring.

NSF and Overdraft Fees (\$19 and \$2) – 1) Maintain and balance your check register regularly to keep up with your current balance; 2) Before using your debit card or writing a check, confirm your balance by logging in to online banking or calling Zipline – that balance doesn't include any outstanding transactions, but will at least give you a general idea of the amount in your account; 3) You can also apply for an Overdraft Line of Credit to cover checking overdrafts.

Late Payment Transfer Fee (\$5) – Call and ask us to set up an automatic recurring payment transfer from your PPCU account – it's free and easy to do.

ATM Fees (vary) – Use any 7-Eleven® or Bank of the West machine – they're easy to find and many take deposits too. Costco ATMs are also free to use. As a general rule, look for the CO-OP logo for no-fee ATMs.

To find a surcharge-free ATM in your area, go to www.co-opnetwork.org. You can also text your location to 692667 or call 888.site.COOP.

\$5 Refer-A-Member Coupon

Relative's Name OR USPS/Civil Service Employee's Name

Referred by (Your Name)

Your Member Number

This coupon waives the \$5 membership fee. Have your postal or civil service co-worker or family member



attach this coupon to their Member Application when they join. When the account is opened, we will deposit \$5 to your account. Sponsor's account must be in good standing to receive reward. Coupon must be presented at time of account opening.

Branch Locations

San Jose Main Branch: 1040 Leigh Ave. 800.696.6009

North San Jose: 1750 Lundy Ave. 408.437.8888

San Francisco: 175 Mendell St. 415.550.7207

San Francisco Downtown: 390 Main St. 415.206.7114

San Mateo: 2700 Campus Dr. 650.525.0801

Accessible to San Mateo Data Center Employees only

PPCU Mortgage Line: 888.469.1261

Online Banking & Free Bill Pay: www.ppcu.org

ZIPLINE Bank-by-Phone: 800.339.4818

Surcharge-free ATM Locator: Go to www.co-opnetwork.org OR

Text location to 692667 OR Call 888.site.COOP

BALANCE Financial Fitness Counselors: 888.456.2227

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