

Dealing with Financial Challenges

If you have experienced any of the following—being denied a loan...living paycheck to paycheck...paying only the minimum on credit card balances...wanting to buy a home or establish a savings plan—there is a solution.



As a PPCU member, you have free access to our BALANCE financial fitness program, a financial education and counseling service.

Call BALANCE at 888.456.2227 for free and confidential guidance. It doesn't hurt to find out how they can help you meet any financial challenges and achieve your goals.

\$5 Refer-A-Member Coupon

Co-worker's/Relative'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 (sponsor's) account. Sponsor's account must be in good standing to receive reward. Coupon must be presented at time of account opening.



Who can join PPCU?

Membership is open to:

- USPS or Civil Service workers or retired employees
- Their spouses and relatives
- Any relative of a current member

It's easy to join. Just have your referral fill out an application which you can get at www.ppcu.org or at any branch, and make an initial deposit of \$50 or more.

PPCU Loan Rates

New Auto: 4.74% APR*

Used Auto: 4.74% 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

January 19
Martin Luther King, Jr. Day

February 11
Staff Training

February 16
President's Day



www.ppcu.org • 800.696.6009

postal waves

We Have Money to Lend

Despite what you may be hearing about lenders tightening their belts because of the current economic crisis, PPCU continues to lend money for our members' needs, just as we always have. Our wise decision to stay away from the collapsing subprime mortgage investments has enabled us to remain financially strong, with a solid loan portfolio and above-average capital reserves.

As a result, PPCU continues to be a safe place for you to borrow as well as save at very competitive rates. Go to www.ppcu.org, stop by any branch or call us for our current rates and to apply.

Thank You for Supporting Breast Cancer Awareness

Thank you to all of you who donated in our branches.



PPCU matched your generous contributions of \$2,017 with a corporate donation of \$2,037, resulting in a total donation of \$4,050 to the *National Breast Cancer Foundation*.

You are Invited

Join us at our Annual Membership Meeting at 7 pm on March 12, 2009 at the Main branch, 1040 Leigh Avenue in San Jose. Hear how your credit union is doing and elect PPCU officers. If you wish to cover any specific topics, submit them in writing to the attention of Jan Meere at the address above by February 13.

Make a Difference

Serve on the Board of Directors or Supervisory Committee and help plan PPCU's future. Ongoing training is provided. Submit a letter of interest with your qualifications, postmarked by February 13, to: Nominating Committee, 1040 Leigh Ave., San Jose, 95126.

* 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.

New Signature Check Design! Your First Check Order is Free

Now, open a new PPCU Free Checking account and get your first order of checks free. You'll receive 120 free checks with our special PPCU logo shown here.



If you already have our Free Checking, you can order these new signature checks for a reasonable charge by calling us at 800.696.6009.



Earn a \$1,000 Scholarship

PPCU is awarding five scholarships of \$1,000 each to graduating 2009 high school seniors and continuing college and vocational students. Information on how to apply will be posted on our web site in February.

The Holiday Deals Aren't Over with a PPCU VISA Card

Save on everything from electronics to fashion and home goods just by using your VISA card at select retailers, now through February, 2009. Go to www.ppcu.org and click on the *VISA Holiday Banner* to start saving now. Don't have a VISA card? Apply today at www.ppcu.org. Rates are as low as 8.99% APR.



A Special Thank You

This year especially, we would like to express how grateful we are to you, our members, for your support and confidence. To our volunteer Board of Directors, Supervisory Committee and Field Representatives, thank you for helping us serve our members in the best possible way. All of us at PPCU wish you and your family a new year filled with peace-of-mind, prosperity and good health.

Concerned About Your Mortgage?

If you are having any concerns about making your mortgage payments, whether or not your mortgage is with PPCU, go to our home page at www.ppcu.org. Here, you'll find practical and helpful steps you can take right now to help you handle a potentially unmanageable situation.



Don't Forget Your IRA Savings

Remember to contribute to your IRA account before the 2008 tax year deadline of April 15, 2009. The maximum IRA contribution limit for tax year 2008 is \$5,000. If you are 50 or older, you can make a "catch-up" contribution of an additional \$1,000 for 2008.

If you don't have an IRA, take advantage of our high-yielding IRA products. We offer different types of IRA accounts to suit your personal needs, each offering its own advantages.

Call us at 800.696.6009 for more information or drop by any branch to begin building your retirement savings.

An Easy Way to Save

Painlessly save money for year-end expenses with our Christmas Club account. You simply deposit an amount of your choice through regular payroll deductions throughout the year. In November, we automatically transfer the money or send you a check for the balance in the account to spend as you please.



Open your Christmas Club account and start saving today. Come in to any branch or call us at 800.696.6009.

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

ZiLine Bank-by-Phone: 800.339.4818

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

Text to 692667 OR Call 888.site.COOP

BALANCE Financial Fitness Counselors: 888.456.2227

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