

# postal waves

## Is Your Credit Card Rate Increasing?



If your credit card is **not** with PPCU, we urge you to review your card's rates and terms now. Banks and other credit card issuers are raising—even doubling—their rates and fees to cover recent losses. Your card may soon become more expensive for you to use if it isn't already.

Our **PPCU Classic Visa** card can help you save a lot more of your money with a rate as low as **8.99%** APR\*.

In addition, you'll also save with:

- No annual fee
- No cash advance fee and no balance transfer fee
- Up to a \$10,000 credit line
- 20-day grace period — many other credit cards are less than 14 days
- Only 3% minimum monthly payment due — other cards have increased to 5%
- Around-the-clock fraud protection
- And while we don't encourage you to be late with your payments, be assured we won't automatically raise your rate if you pay after the due date.

Don't wait, especially if your credit card rate is already on the rise. Apply today at [www.ppcu.org](http://www.ppcu.org) or call us at 800.696.6009 for more information. Once you're approved, we'll transfer your balances at no charge to you.

\* APR=Annual Percentage Rate. Rates and offer subject to change without notice. Actual rate is dependent on individual credit rating; your rate may be higher. Must have a PPCU checking account with direct deposit to qualify for 8.99% APR Visa, otherwise rate is as low as 11.99% APR. We conduct balance transfers by issuing a check to your other creditors against a cash advance on your new Visa card account subject to credit availability. Finance charges will accrue from the date the cash advance is posted.

\* APR=Annual Percentage Rate. For a complete list of loan and deposit rates, go to [www.ppcu.org](http://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. Classic Visa is for members with PPCU checking and direct deposit. Auto 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: 5.99 APR\*

See bottom of this page  
for more information on  
our rates

### Holiday Schedule

July 3  
Independence Day

August 19  
Staff Training

September 7  
Labor Day

October 12  
Columbus Day



## 5.99%<sup>APR</sup> SUMMER SIGNATURE LOAN FOR THE THINGS YOU NEED NOW

Take care of your summer needs with our **5.99% APR Signature Loan**.

At this affordable rate, you can make your life a lot easier and vacation, remodel or pay off bills.

Borrow up to \$10,000 over 48 months.

**Hurry — this special rate expires July 15, 2009.**

Apply today at [www.ppcu.org](http://www.ppcu.org).

\*APR = Annual Percentage Rates. Rates and offer are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Offer is valid for new loans only. Not valid with any other offers, discounts or current PPCU loans. Sample payment based on 5.99% APR for 48-month term. Must apply for and fund loan during promotional period to qualify for rate offer given here.



## Congratulations to our 2009 Scholarship Winners



**J**acob Ferrari, Marichrisse Gabon, Brian Higgins, Erica Gisel Zamora and Chelsey Watkins-West each received \$1,000 for their academic and personal achievements. Our best wishes to all of you for a bright and successful future.

## Get Cash Without a Surcharge

It's easy to get cash wherever you are without an ATM surcharge. Many terminals take deposits too. Go to [www.co-opnetwork.org](http://www.co-opnetwork.org) to find your nearest surcharge-free CO-OP Network ATM, including 7-Eleven and Costco locations. Or Text your location – address, intersection or zip code – to 692667 (MYCOOP) from any mobile phone. There's no fee but standard text messaging rates apply.

Don't have a PPCU Debit Card? Order one today at [www.ppcu.org](http://www.ppcu.org). You must have a PPCU Free Checking account to qualify — you can apply online for that too.

### 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](http://www.ppcu.org)

ZipLine Bank-by-Phone: 800.339.4818

Surcharge-free ATM Locator: Go to [www.co-opnetwork.org](http://www.co-opnetwork.org) OR  
Text to 692667 OR Call 888.site.COOP

BALANCE Financial Fitness Counselors: 888.456.2227

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