

# postal waves

## PPCU Loan Rates

New Auto: 3.0% APR\*

Used Auto: 3.0% APR\*

Classic VISA

w/Checking: 8.99% APR\*

Personal Loan: 8.79% APR\*

## Win a 0% APR\* Loan!\*

Finance your loan with us, & you are automatically entered into our monthly 0% drawing — you could win a no-interest loan!

## Holiday Schedule

July 5  
Independence Day

August 18  
Staff Training

September 6  
Labor Day

October 11  
Columbus Day

## Special Summer Discount ~ Get 1% Off Your Next PPCU Loan Good for Current and New Members

Look for your 1% Discount Coupon in this month's June statement mailing. Apply online or at any branch with the coupon and you'll receive a full 1% APR\* off your qualifying rate. See coupon for details. Need a new car? Thinking about a summer vacation? Now's the time to do it with a 1% discount off our already low rates.

With 1% off, rates are as low as 3.0% APR\* for Auto Loans and 8.79% APR\* for Personal Loans. Financing your loan with us also automatically enters you into our monthly drawing for a 0% APR\* loan! If you win, you won't pay any interest for the full loan term. Apply at [www.ppcu.org](http://www.ppcu.org) or call us to find out more.



For illustration only - not a valid coupon

## Depositing Checks for More than \$5,000?

In general, we allow you to withdraw funds deposited to your account on the first business day after the day we receive your deposit. However, when you deposit a check or checks totaling \$5,000 or more, a 7-business-day hold will be placed on those funds. This hold policy is an industry-wide practice that is in place for your protection. If you have any questions, call us at 800.696.6009.



\* 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 and personal loan rates shown are with the 1% Discount Coupon offer. Restrictions apply. 0% APR drawing excludes mortgages, Visa card and lines-of-credit.

## Beware of Scams Targeting Credit Union Members

Scammers are sending fraudulent emails claiming to be from the National Credit Union Administration (NCUA) asking members to participate in a "Member Survey." These emails are promising compensation in cash as an incentive to take part. **If you receive a similar email, do not respond.** These are fraudulent messages designed to obtain your personal and confidential information. If you have any questions or concerns about any information you receive from the NCUA, contact us or email NCUA directly at [pacamail@ncua.gov](mailto:pacamail@ncua.gov).

## Your Car is a Ticket to Money



If you own or have equity in your car, you can refinance your auto with us and take out the equity to use like cash. The advantage? You'll probably save

more by paying a lower interest rate than what you would pay with a personal loan. You also may be able to finance more than what a personal loan allows depending on the blue book value and the amount of equity in the car.

And now through August, get 1% off your rate when you use the 1% discount coupon mailed with your June statement. Apply at [www.ppcu.org](http://www.ppcu.org) or call our Lending department to find out more.

## \$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'll 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.



## Look at Our Low Mortgage Rates



### 1st Mortgage 30-year ARM

**3.29%** 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 June 8, 2010 and subject to change without notice. Go to [www.ppcu.org](http://www.ppcu.org) or call for complete terms.



## We have Two San Francisco Branches for Your Convenience

Besides the location at 175 Mendell Street, which is just around the corner from the San Francisco Processing & Distribution Center, we have a branch at 390 Main Street ready to serve you. Located in the postal facility at the same address, the branch is open to all members on Monday, Wednesday and Friday from 8 am – 4 pm. Free parking is available in front of the branch in the USPS parking lot.

## Congratulations to our 2010 Scholarship Winners

Nicole Hanson, Spencer West, Daija Foster and Belen Zaragoza each received a \$1,000 cash award. We wish you all every success.

## Save \$20 on Great America Tickets

When you download and use the Credit Union Days savings coupon at [www.ppcu.org](http://www.ppcu.org).