

# postal waves

## PPCU Loan Rates

New Auto: **1.99%** APR\*\*

Used Auto: **1.99%** APR\*\*

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

Personal Loan: **9.29%** APR\*\*

See bottom of this page for more information on our rates

## 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 4  
Independence Day

August 17  
Staff Training

September 5  
Labor Day

October 10  
Columbus Day

You could save over **\$500** with our Summer Loan

Special: Auto Loan rates as low as **1.99%** APR\*

**S**ee how the savings add up when you compare us to other lenders:



Comparison is for a \$10,000 loan over a 60-month term	PPCU	Chase	Wells Fargo
Interest Rate (APR)*	<b>1.99%</b>	4.09%	6.24%
Monthly Payment	<b>\$176</b>	\$185	\$195
Total Interest you'll pay	<b>\$515</b>	\$1,074	\$1,667
How much you save with PPCU	Save <b>\$559</b> over Chase and <b>\$1,152</b> over Wells Fargo		

This special **1.99%** APR\* rate applies to Motorcycles, RVs, Boats and Jet Skis too.

**Have an auto loan elsewhere?** You could lower your payment just by re-financing with PPCU.

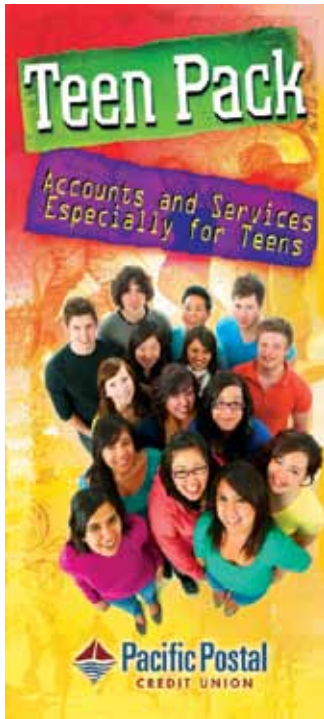
**See how much you can save. Call or go to [www.ppcu.org](http://www.ppcu.org) and apply today.**

Special rate offer ends August 15, 2011.

\* Offer valid for new and used cars, motorcycles, RVs, boats and jet skis for terms up to 60 months. Offer includes 100% financing of MSRP plus tax & license for new and 100% financing of high blue book for used vehicles for model years 2006 and newer. Not valid with any other offers, discounts or current PPCU loans. APR = Annual Percentage Rate. Rates and offer are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. For comparison shown, rates, terms and total interest paid are based on information from Wells Fargo and Chase web sites as of June 13, 2011— PPCU is not responsible for errors or omissions on these sites. Sample monthly payment is approximate. Must apply for and fund same loan during promotional period, July 1- August 15, 2011, to qualify for offer. Call for complete terms and conditions.

\*\* 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 reflect 1/4% discount with direct deposit to a PPCU Checking account. Restrictions apply. 0% APR drawing excludes mortgages, Visa card and lines-of-credit.





## Kids Heading Back to School?

Make sure they're money smart with our new **Teen Package** of financial services designed just for members age 14-17. The **Teen Pack** offers a high-yield Savings Account, Free Checking with a Free Debit Card, and Scholarships. Plus, teens will love our new **C-Note** website which makes learning about money fun, with games, videos and tips on everything from saving for college to traveling abroad. Go to [www.ppcu.org](http://www.ppcu.org) or call to learn more.

## Our Scholarship Winners

We're very happy to share with you our Scholarship winners for 2011. Felicia M. Stiles, Leticia Alejandra Valencia, Jasmine Adiarte, Emilie Fiala and Ashley Dinger each received a \$1,000 cash award. Congratulations and we wish all of you much success.

## Your Family Can Take Advantage Of PPCU's Many Benefits



Share our personal service, competitive rates and lower fees with all your family members. Aunts, uncles, kids and cousins can enjoy PPCU's many benefits. Refer your family now using the coupon below. When they join, we'll give you each \$5 and waive the new member fee.

## Get Your Free Pizza\* and Free ATM Use ~ at 7-Eleven®!



Did you know you can use your PPCU Debit Card at 7-Eleven ATMs without paying a surcharge? Go to [www.co-opnetwork.org](http://www.co-opnetwork.org) or text 692667 (MYCOOP) to find your nearest surcharge-free CO-OP Network ATM, including 7-Eleven locations.

\*While you're there, get a free slice of pizza at participating 7-Eleven stores using the coupon enclosed in your June quarterly statement mailing.

## \$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.



## Questions about Money?

Are you wondering about how to reduce your debt, buy your first home or plan for retirement? Or do you just need to know if it's better to buy a new or used car? **BALANCE** – a free financial counseling service for our members – can answer these and



other money questions quickly and confidentially. For more complex issues, such as debt reduction or developing a budget, **BALANCE** will schedule a personal phone appointment to ensure that you receive the personal attention you need to achieve your objectives. Call **BALANCE** at 888.456.2227.