

postal waves

You Could Win a 0%^{APR*} Loan!

Win a no-interest loan in our monthly 0%^{APR*} drawing. **Every month**, one lucky winner is randomly selected from all eligible loans funded during that month.* If you win, you won't have to pay any interest for the life of the loan.

*Excludes mortgages, Visa card and lines-of-credit. APR=Annual Percentage Rate. Offer subject to change without notice. To be eligible for the 0% APR rate, member's accounts must be in good standing.

PPCU Loan Rates

New Auto: 4.24%^{APR*}

Used Auto: 4.34%^{APR*}

Classic VISA

w/Checking: 8.99%^{APR*}

Personal Loan: 9.54%^{APR*}

See bottom of page for more information on our rates

Holiday Schedule

October 12
Columbus Day

November 11
Veteran's Day

November 18
Staff Training

November 26
Thanksgiving Day

December 25
Christmas Day

January 1
New Year's Day

Last Chance for Cash Rewards

Share PPCU's many benefits with your relatives, friends and co-workers knowing that their money will be safe, secure and earning competitive returns. When they join, both of you receive:

- \$10 cash
- Automatic entry for each referral into our giveaways for a weekly \$100 Gift Card and our \$1,000 Grand Prize!

To get your \$10 cash and the chance to win more, fill out the coupon below and have your referral bring it in to any branch and join. **Remember — your family can join too.** Aunts, uncles, siblings, grandparents, kids and cousins can all take advantage of PPCU's many benefits.

Hurry — offer expires October 31, 2009.



\$10 Coupon and entry for \$100 Gift Card & \$1,000 Grand Prize:

Relative/Friend/Co-worker's Name you are Referring

Referred by (Your Name)

Your Member #

Your Phone #

*New member must qualify to open an account. Offer valid 09/01/09 through 10/31/09. Referral coupon must be submitted when the new account is opened in order for sponsor to qualify for sweepstakes entries and \$10 gift. New member accounts must be opened during these dates to qualify for entry and \$10 gift. No purchase necessary to enter or win sweepstakes. Must be at least 18 years of age to enter.

* 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. Classic Visa is for members with PPCU checking and direct deposit. Auto and personal loan rates are 1/4% higher without PPCU checking and direct deposit.





Be Extra Careful About Credit Card Traps

They could cost you a lot of money and damage your credit score.

If you don't yet have a PPCU Visa Card, we urge you to compare your card's rates and terms with ours now. Our Visa saves you far more money with lower rates and no hidden fees or sudden rate hikes. See the comparison below.

Save yourself some money and unexpected surprises—apply today for a PPCU Visa Card at www.ppcu.org. Once approved, we'll transfer your balances at no charge to you.

*APR = Annual Percentage Rate. Rates and terms subject to change without prior notice. 8.99% APR is valid with PPCU checking and direct deposit. All loans subject to credit approval. Actual rate offered is determined by your individual credit profile. Information for other credit card issuers is from www.bankrate.com.

	PPCU Visa Card	Other Credit Card Issuers*
Are your rates low?	Yes! As low as 8.99% APR*	Average is 15% APR* and higher
Are you going to raise my rate soon after I open a Visa card?	No! We give you one low rate—the rate that you qualify for. No “teaser rates” to worry about	Yes, if it is a special initial rate offer. Once that rate offer expires—often after 6 months—your rate could rise dramatically
Will you hike up my interest rate if I'm late with a payment?	No! We do not automatically raise your interest rate if you are late	Yes. If your payment is late 60 days or if you have a variable-rate card
Do I have to worry about different interest rates for different transactions?	No! We apply only one rate for all charges, including balance transfers and cash advances. No need to worry about what your interest rate will be.	Yes. Higher interest rates are often applied to certain transactions such as new purchases and cash advances
Is there a fee for balance transfers?	No fee - (\$5 for check issuance)	Fees as high as \$39 for balance transfers

Keep More of Your Money with Our Free Checking

Nowadays, every dollar counts. Constantly wondering whether or not you've dropped below the minimum balance to avoid a monthly fee can be nerve-wracking, not to mention an unnecessary drain on your wallet. Say goodbye to those hassles and fees with our Free Checking account:

- Your money earns interest on any balance
- No monthly service fee and no minimum balance required
- Free debit MasterCard
- No per check charge
- Get a ¼% APR discount on your next loan with direct deposit (excludes Visa, lines-of-credit and mortgages)

Stop paying extra fees. Apply today at www.ppcu.org.

Feeling Stressed from Financial Strains?

Relieve the pressure now. Call BALANCE

Financial Fitness budget and money counseling services—a free and confidential benefit for PPCU members. Professional BALANCE advisors can answer many of your money management questions, ranging from whether or not you should buy or lease your next car, to questions about how to get out of debt.

Click on the BALANCE link at www.ppcu.org or call 888.456.2227.

