

postal waves

Don't Miss Our Used Auto Sale Event

You'll find a great selection of Cars, Trucks, Vans and SUVs from Enterprise Car Sales



Sunday, October 17, 9 am - 4 pm

PPCU Main Branch, 1040 Leigh Avenue, San Jose

For this event only, get a rate as low as

1.99% APR*

PLUS receive \$1,000 more than the Blue Book Trade-in Value on your vehicle*

Get pre-approved today at www.ppcu.org.

*APR = Annual Percentage Rate. Rates and offer are subject to change. Rate given is based on credit rating and may be higher. Offer subject to change without notice and valid only on vehicles purchased at this event. No other discounts apply. Terms and conditions apply. Call for complete details.

Looking for a Low-Rate Auto Loan?

We've got it. With new and used vehicle rates now as low as **3.25% APR*** (as low as **1.99% APR*** at our Used Car Sale, see above), we've just made your next new car more affordable. See how low your payments can be:

Loan Type	Rate*	Payment per \$1,000
New/Used Cars, Trucks & Vans	3.25%	\$16
Used Auto Sales Event - See above	1.99%	\$15

Already have a car loan elsewhere? Lower your payment when you refinance with us. Apply today at www.ppcu.org or call to find out more.

*APR = Annual Percentage Rates. Rates subject to change without notice. Actual rate offered is dependent on individual credit rating. Receive ¼% APR discount on your qualifying loan rate with direct deposit. Rate shown reflects discount. No other discounts apply for special used auto sales event rate of 1.99%APR. Sample monthly payments are approximate and based on a 72-month term.

PPCU Loan Rates

New Auto: 3.25% APR*

Used Auto: 3.35% 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

October 11
Columbus Day

November 11
Veteran's Day

November 17
Staff Training

November 25
Thanksgiving Day



www.ppcu.org • 800.696.6009

Want to Win a LOTTO Money?



Have family? Know any Postal and Civil Service employees? Just by referring

them, you could win **\$100's** or **\$1,000's** in cash with the Scratchers® Lottery game.*

When your referral joins, both of you each receive:*

- * **\$10 in Cash and**
- * **\$10 in Scratchers® Game Cards plus**
- * **Entry into drawing for \$500 cash**

You can refer with confidence knowing that PPCU — with nearly 80 years of financial security — will provide superior service, competitive rates, fewer fees and more.

To get your **Scratchers® Game Cards, \$10 cash and entry into \$500 drawing**, fill out the coupon below and have your referral bring it in to any branch and join. We'll waive the membership fee.

PPCU Referral Coupon — Get \$10 Cash, \$10 in Lotto Tickets & Entry in \$500 Cash Drawing

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

Referred by (Your Name)

Your Member #

Your Phone #

Offer good September 15 – October 15, 2010.

*Offer valid for: 1) Current members who refer an eligible new member who joins from Sept 15 - Oct 15, 2010. Referral coupon with their name and member # must be submitted when the new member account (\$1) is opened; and 2) New members who open a new S1 account during promotion. No purchase necessary to enter cash drawing. Go to www.ppcu.org for more information, including membership eligibility.

* 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 1/4% higher without PPCU checking and direct deposit.

Don't Miss Our Used Auto Sale

Featuring vehicles from Enterprise Car Sales



Get a rate as low as

1.99% APR*

for this event only

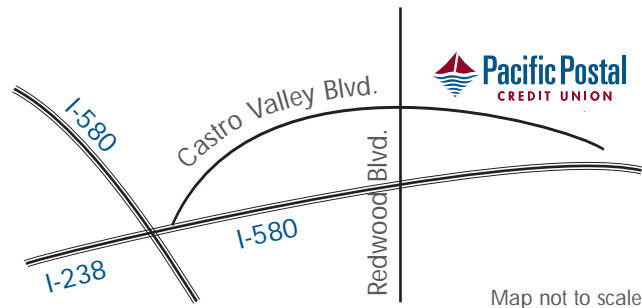
**Sunday, October 17
9 am - 4 pm**

PPCU Main Branch

Look inside for more details.

Visit Our New Branch in Castro Valley

Due to a recent merger, the former *Postal Credit Union of Northern CA*, located in Castro Valley, is now a part of *Pacific Postal Credit Union*. As a result, we are happy to be able to now serve members in the East Bay areas with a full service branch located at 3636 Castro Valley Boulevard, #7 just off of I-580 in Castro Valley. The office is open Monday through Friday from 9 am to 5 pm. Stop by and say hello.



Take another look at our Low Mortgage Rates

1st Mortgage 30-year ARM

3.0%^{APR*}



Call our Mortgage Line:
888.469.1261

Our 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 September 8, 2010 and subject to change without notice. Call for complete terms.

We Welcome Your Input

Help direct your credit union's future and become a member of PPCU's Board of Directors or Supervisory Committee. Training is provided. To apply, send a letter of interest with your qualifications, postmarked by February 5, to PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, CA 95126. Questions? Give us a call.

Let Us Help

Times have been tough. Make life a little easier by taking advantage of all your credit union has to offer.

- * *Need extra money to help with debts or a new purchase?* Talk to our Lending department about a low-interest loan.
- * *Have questions about your credit, or how to manage debt, or save for retirement, etc?* Get Free financial advice by calling BALANCE at 888.456.2227.
- * *Don't know where to start?* Or just want to make sure you're getting the most out of your credit union benefits? Call us now at 800.696.6009. We're here to help.

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
NEW BRANCH in Castro Valley: 3636 Castro Valley Blvd. #7
888.793.0483

Helpful Numbers

PPCU Mortgage Line: 888.469.1261
Online Banking & Free Bill Pay: www.ppcu.org
ZIPLINE Bank-by-Phone: 800.339.4818
BALANCE Financial Fitness Counselors: 888.456.2227
Surcharge-free ATM Locator:

- Mobile Phone: Text your location to 692667 (MYCOOP)
- Online: Visit www.co-opnetwork.org
- iPhone: Download the free CO-OP Network Locator application from the Apple Mac store
- Toll-Free: Call 888.SITE.COOP
- GPS: Download locations to your navigation device

Board of Directors

Richard Silveria, Chairman
Roger Somer, Vice Chairman
Maria Yumul, Secretary/Treasurer
Warren T. Brown, Director Emeritus
Carol Croteau
Lashon Fisher-Anderson
Marie Furtado
Douglas Gillespie
Michael Medlin
Bob Scaletta

Supervisory Committee

Joe Meagher, Chairman
Paul Bleignier
Patricia Dutton
George Farfan
Julius Miel

We're Celebrating 80 Years!

We hope you will join us at our 80th Anniversary Dinner and Dance Celebration to be held in March, 2011. The credit union's Annual Meeting will also happen at this event. If there are any topics you would like to see covered, send them in writing before February 5 to the attention of Jan Meere at PPCU's Main Branch, 1040 Leigh Ave. San Jose, CA 95126.

Stay tuned for more details.

