

postal waves

PPCU Loan Rates

New Auto: 2.99% APR¹

Used Auto: 3.24% APR¹

Classic VISA: 8.49% APR¹

Personal Loan: 9.25% APR¹

HELOC: 3.99% APR¹

Holiday Schedule

May 15, Staff Training

May 27, Memorial Day

July 4, Independence Day

Mortgage Hotline

(877) 296-8728



Why PPCU? Our members save an average of **\$865** per year over bank customers!^{*} Savings like that is even *Better Together* with Friends and Family,** so invite them to be a part of it at PPCU.

There's More Than One Way to Refer and Get Your Reward:

- **Tell your friends and family** to visit** www.ppcu.org/applications/member.php. Ask them to put your name as the referring member on their application.
- **Print our Membership Form**, write your name as referring member and give the forms to friends and relatives.
- **Send Your Friends and Family to Us at a branch**, and we'll take it from there!


There's No Limit to the Number of Referrals and Discounts So Start Referring or Join Today!

Offer ends May 31, 2019. Loan must be funded before June 30 to get the .25% loan discount.

^{*}Offer valid from 2/1/19 – 5/31/19. Members who Refer a New Member who joins and any New Members receive .25% discount on a funded loan, excluding mortgages, HELOCs, lines of credit and Visa. One promotional discount per loan. Loan must be funded before June 30, 2019 to qualify for the discount. This loan rate discount may be combined with the additional .25% discount for online application and .25% discount for secure checking. Not valid with any other offers. Discount is not transferable to another individual. Savings figure is based on the average saved by PPCU's high-use members when compared to bank customers. From CUNA Membership Report 2017. ^{**}Eligible members include current, retired and contract employees of the USPS and Civil Service, and family members and roommates of these individuals living within the greater bay area. For a complete list of eligible members, visit www.ppcu.org.

¹APR=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 notice. All loans subject to credit approval. Actual rate offered is determined by your individual credit profile. Loan rates, excluding Visa, and HELOC reflect 1/4% discount with a PPCU Secure Checking account and 1/4% discount for applying online. HELOC rate is part of a promotional offer - see article in this newsletter or visit www.ppcu.org for details. Restrictions apply.

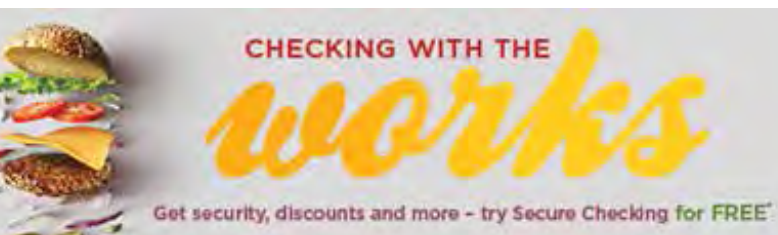


www.ppcu.org | 800.696.6009 



Check Out Our

Mouth-Watering Checking Account with Everything on Top



With Secure Checking you'll get the works – savings, peace of mind and so much more, including:

- ✓ Loan Rate Discounts
- ✓ Debit Mastercard®
- ✓ Earn Interest
- ✓ Cell Phone coverage for damage or theft
- ✓ IDProtect® – Identity Theft Monitoring and Resolution Service
- ✓ Bonus .25% APY* on 2-year CD rates
- ✓ Box of checks
- ✓ eStatements
- ✓ Online Bill Pay service
- ✓ Overdraft Protection
- ✓ Privilege Pay
- ✓ And more!

Plus, for a limited time, you can try Secure Checking **FREE!***

Get a taste of all the benefits! **Visit www.ppcu.org to open a Secure Checking account today.**

*APY=Annual Percentage Yield. Offer valid April 1-June 30. Free for the first six months; fees will be refunded once the account has been opened for six months (\$4.95 per month). For more information about Secure Checking benefits, visit www.ppcu.org.

Special HELOC Offer Will Have You Dancing and Twirling! 3.99% APR* and No Closing Costs

HELOCs Aren't Just for Home Repair and Renovation. Using the equity built up in your home, you can pay for any number of opportunities – a college education, a vacation of a lifetime, debt consolidation, a shiny new car, and anything else your heart desires!



You'll find even more reasons to skip and jump with this **special deal:**

- **3.99% Fixed APR for 12 months***
- **No Closing Costs**
- Credit lines from \$25,000 to \$200,000
- Interest-only payment option
- Easy access to funds
- No annual fees

Do your happy dance – opportunity is just a call or click away! **Apply Online Today or Call Our Mortgage Hotline at (877) 296-8728.**

*APR = Annual Percentage Rate. The promotional rate of 3.99% APR is fixed for the first 12 months from the date of funding. Immediately following the introductory rate period, the rate will convert to the index value then in effect, plus/minus a margin based on credit rating. This rate will be variable thereafter, subject to change monthly based on the Prime Rate as published in The Wall Street Journal. If the line of credit is closed within 36 months of the opening date, an amount equal to six months of interest on the outstanding balance will be due. Lowest rate available, excluding any promotional rate, is based on Prime minus 0.25%. All loans subject to credit approval. Other conditions and restrictions may apply. Visit www.ppcu.org full disclosure. Offer valid March 1- May 31, 2019.



How Skip-a-Pay Works*

- ▶ Offer applies to Vehicle and Personal Loans
- ▶ Skip your April or May, 2019 loan payment
- ▶ There is a \$40 processing fee per loan
- ▶ Interest on your loan will continue to accrue during the month your payment is skipped

Activate Skip-a-Pay Today. Simply log in to online banking, click on Skip-a-Pay and select your loan.

*Offer is valid 4/1/19 – 5/31/19 and is subject to final approval by PPCU. The request must be received during the offer period and on or before your payment is due. Offer applies to loans in good standing and excludes Visa, lines of credit, HELOC, GPS and Mortgage loans. Other qualifications apply. For full disclosure, call us at (800) 696-6009.