

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: **5.25%** APR¹

More rates available. See bottom of this page for more information

Holiday Schedule

October 14, Columbus Day
November 11, Veterans Day
November 20, Staff Training Day
November 28, Thanksgiving
December 25, Christmas Day
January 1, New Year's Day

Mortgage Hotline

(877) 296-8728



Enjoy the Wind in Your Hair Again with a Low-rate Vehicle Loan From Pacific Postal Credit Union, and Get a \$100 Gift Card!

You'll Feel a Surge of Adrenaline With:

- Rates as low as **2.99%** APR*
- **.25% rate discount** for applying online and **additional .25% discount** for having secure checking
- Flexible terms up to 84 months
- Finance new and used cars, motorcycles, boats, RVs and more
- Refinance your current loan from another lender for a better rate

Plus, when you fund your Loan with us during October, you'll receive a \$100 Gift Card!

It's time to put your pedal to the metal and score yourself a new vehicle. **Apply at www.ppcu.org or stop by a branch today!**

*APR=Annual Percentage Rate. Offer valid October 1-31, 2019. Stated rate is for new car, 36-month term and includes .25% APR discount for PPCU Secure Checking and .25% APR discount for online loan application. Rates and terms will vary depending on vehicle loan type. Loans are subject to credit approval. Your rate is determined by your credit profile and may differ from the rate quoted. Gift card offer applies to vehicle loans including autos, RVs, boats, motorcycles and Jet Skis. Minimum loan amount to receive \$100 gift card is \$10,000. Not valid for existing PPCU loans. Loan must be funded during October 2019 to be eligible for gift card.



Coming Soon!

New look and enhancements for our Online and Mobile Banking Service! Stay tuned. We'll keep you posted.

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.

Traveling For the Holidays?

If yes, call us and we will place a travel notice on your PPCU Debit and/or Visa cards. This way, your cards won't be put on hold due to "unusual" activity.

To help prevent fraud, we also recommend that you set up online alerts on your cards which will notify you of transactions that occur above a specific limit that you determine. To get started, log into your account at www.ppcu.org and select Alerts.

And remember, there are no foreign transaction fees for both our Visa and Debit cards, so use them abroad without fear of charges!



Watch Your Savings Skyrocket

Don't let your hard-earned money sit idle. With our Certificate of Deposit special from Pacific Postal Credit Union, your savings will take off with substantially higher yields on your money! We're offering:



2.27% APY* CD for 12 months

Don't Let This Offer Pass You By. Open your special-rate CD by calling us at (800) 696-6009 or visiting any PPCU branch before this offer ends on October 15, 2019!

*APY = Annual Percentage Yield. The minimum balance to open and earn the rate stated above is \$5,000, and the maximum balance is \$250,000 with new money not on deposit with Pacific Postal Credit Union within the last 30 days. These accounts will not renew upon maturity. Upon maturity, the funds in the certificate of deposit will be placed into an interest-bearing non-term account. A penalty may be imposed for withdrawals before maturity. Promotional rates are effective September 15 - October 15, 2019, and are subject to change without notice. Certain conditions and restrictions may apply. Federally insured by NCUA.



It's Never Too Early to Teach Your Kids the Value Of Saving

Help your kids or grandchildren learn good money habits that will last a lifetime. PPCU's youth accounts are a great place to start, and make the perfect Holiday Gift!

- **Scottie Savers helps kids 13 and under** learn about the power of saving by rewarding them for depositing and saving money each month with an annual **\$10 cash bonus, plus a free movie ticket** during their birthday month.
- **Teen Pack, for ages 14-17**, encourages saving with a super-sized savings rate. Plus they have access to free checking, free debit card, free online and mobile banking, and scholarship opportunities.

To get your children started on the path to savings, call us at (800) 696 6009 or visit www.ppcu.org.

Do You Have an Auto Loan with Another Lender?

Your monthly payment could be reduced just by refinancing with PPCU. We have competitive rates and flexible terms to suit your needs - visit www.ppcu.org or call us to learn more.



Get a **\$100** gift card with your new dream ride! Visit www.ppcu.org or stop by a branch today!

Plus, if you refinance and fund your vehicle loan with us during October, you'll receive a \$100 Gift Card! See page 1 of this newsletter for details. Apply today at www.ppcu.org or talk to our loan department for more information.



Give Gift Cards - \$0 Purchase Fee!

Getting ready for holiday shopping? Make it simple this year with Mastercard® Gift Cards - perfect for anyone on your holiday gift list! Stop by any PPCU branch and choose from seasonal designs with No Purchase Fees in November and December.