

# postal waves

## PPCU Loan Rates

New Auto: 2.24% APR\*

Used Auto: 2.74% APR\*

Classic VISA

w/Checking: 8.99% APR\*

Personal Loan: 9.29% APR\*

## 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

May 18  
Staff Training

May 30  
Memorial Day

July 4  
Independence Day

## Wow! Auto Loan Rates as low as 2.24%<sup>APR\*</sup> Now's the Time to Buy or Refinance

**W**ith rates as low as 2.24% APR\*, now's the time to trade in your old car for something new. Or, lower your auto loan payment from another lender by refinancing with us. Your monthly payment is only \$14.85 per \$1,000 borrowed at 2.24% APR\*.

At such a low rate, it's worth taking some time to see how much you can save. Call us or apply today at [www.ppcu.org](http://www.ppcu.org).



\*APR = Annual Percentage Rate. Actual rate offered is dependent on individual credit rating; your rate may be higher. Rate given above includes a 1/4% discount with direct deposit to your PPCU Checking Account. Rates are subject to change without notice. Sample monthly payment is approximate and based on 2.24% APR and a 72-month term.

## Win 0%<sup>APR\*</sup> on Your Next Loan

**B**esides our low rates, here's another reason to apply for a loan with PPCU — you could win 0% on your funded loan if your name is drawn in our monthly 0% APR\* drawing. One lucky winner is drawn each month 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. What a sweet deal!

\*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 with no defaults.

\* 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.





## Important Fee Changes

Effective **June 1, 2011**, the following fees will change as shown. Call us if you have any questions.

- NSF Fees for ACH items, Returned Checks, Overdraft Privilege, ATM Overdrafts, and Online Bill Pay Overdrafts: \$23.00 per item
- Overdraft Transfer: \$4.00
- Corporate Check: \$6.00 when payable to someone other than yourself
- Cashier's Check: \$6.00
- Money Order: \$6.00
- Statement Copy: \$4.00
- ATM Card Replacement (lost or stolen): \$20.00
- Visa Card Replacement (lost or stolen): \$20.00
- Mortgage Demand Payoff: \$50.00

## Tips on Ways to Save Money with Your PPCU Accounts

One easy way to save is to lower your monthly payment on your car loan. If your current auto loan is with another lender, chances are we may be able to offer a better rate — as low as **2.24% APR\*** — and reduce your monthly payment. Call our lending department and see how much we can save you today.



Here are a few more ways to put extra dollars in your pocket:

- Get a ¼% off on any qualifying loan rate when you have direct deposit to your PPCU Free Checking.
- Avoid NSF and Overdraft Fees with an Overdraft Line of Credit which will automatically cover any checking overdrafts. Apply online or at any branch.
- Why pay ATM fees when you don't have to? In general, you won't pay any surcharges when you use an ATM with the CO-OP logo which includes 7-Eleven, Bank of the West, Costco and other credit union ATM machines.

## What Can You Do in 5 Minutes or Less?



- ✓ Pay your bills online (it's free) and you could win \$5,000!\*
- ✓ Open a Free, interest-earning Checking Account online at [www.ppcu.org](http://www.ppcu.org) and get a ¼% off your next auto or personal loan.\*\*
- ✓ Apply for a low-interest Auto, Visa Card or Personal loan online.
- ✓ Set up direct deposit to your PPCU Free Checking account and get a ¼% discount\*\* on your next loan.

\*Now, through April 30, receive an automatic entry to win \$5,000 cash every time you pay a bill online using our free bill pay service. Go to [www.ppcu.org](http://www.ppcu.org) for terms and conditions. \*\*Direct deposit required. Call us for details.

## Save \$20 on Great America Tickets

Save \$20 off general admission to Great America and \$18 off Gilroy Gardens admission when you use the coupon on our web site at [www.ppcu.org](http://www.ppcu.org). For every ticket purchased, a portion is donated to the California Credit Union League's *Political Action Committee*.

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