

# postal waves

## PPCU Loan Rates

New Auto: **2.24%** APR\*\*

Used Auto: **2.74%** APR\*\*

Classic VISA: **8.99%** APR\*\*

Personal Loan: **9.29%** APR\*\*

See bottom of this page for more information on our rates

## 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 16, Staff Training

May 28, Memorial Day

July 4, Independence Day



## Do You Have a Credit Card?

If yes, we may be able to reduce your monthly payments with our Classic Visa – still as low as **8.99%** APR\*.

See how we compare:<sup>1</sup>

	PPCU	Chase	Capital One
Rate <sup>1</sup>	<b>8.99 %</b>	11.99 %	10.90 %
Interest paid on \$1,000	<b>\$ 214</b>	\$ 314	\$ 275

Plus you'll save even more with:

- NO Balance Transfer Fees
- NO Annual Fee & NO Cash Advance Fee
- NO Surprise Rate Hikes
- NO Foreign Transaction Fees
- Same Low Rate for Purchases & Cash Advances

Apply today at [www.ppcu.org](http://www.ppcu.org). Or call us at 800.696.6009 and see how we can help trim your payments.

\*APR =Annual Percentage Rate. Actual rate offered depends on individual credit rating; your rate may be higher. <sup>1</sup>Credit card information from credit card web sites as of March 1, 2012 and assumes an excellent credit rating. For purpose of comparison, total interest paid on a \$1,000 charge assumes a minimum monthly payment of 3% of balance (including interest) and/or \$20 minimum payment until balance is paid. We conduct balance transfers by issuing a check to your other creditors using a cash advance on your new Visa account. Rates and terms subject to change without notice. Call for complete terms and conditions.

## New Castro Valley Hours

Our Castro Valley branch is now open Monday through Friday from 9 am to 5 pm and closed for lunch from 1 to 2 pm.



\*\*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. Auto 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.

## In Memorium

We are saddened to share with you the loss of one of our long-time volunteers, Doug Gillespie. Retired from the USPS, Doug served the credit union on both the Supervisory Committee and Board of Directors for over 30 years. He was a devoted volunteer who always had a friendly word for everyone. He will be sorely missed. We extend our sympathy and heartfelt thoughts to his family.



## Get \$20 Off Great America Tix

Save \$20 off general admission to Great America when you download and 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.



## Don't Pay ATM Fees

Go to [www.co-opnetwork.org](http://www.co-opnetwork.org) or text your location to 692667 (MYCOOP) to find your nearest surcharge-free CO-OP Network ATM, including 7-Eleven and Costco locations. Don't have a PPCU Debit Card? Order one today at [www.ppcu.org](http://www.ppcu.org). A PPCU Free Checking account is required.

## Give the Gift of Membership to Your Family!

Your brothers, sisters, aunts, uncles, grandparents, kids and cousins can all take advantage of PPCU's benefits. Now, get a \$5 bonus when you refer! It's easy to do. Just fill out and have your family member submit the coupon below and when they join, we'll credit \$5 to your account and waive the \$5 new membership fee for your referral. Call us or go to [www.ppcu.org](http://www.ppcu.org) for membership forms.

### \$5 Refer-A-Member Coupon

Relative's Name OR USPS/Civil Service Employee's Name

Referred by (Your Name)

Your Member Number

This coupon waives the \$5 membership fee. Have your postal or civil service co-worker or family member attach this coupon to their Member Application when they join. When the account is opened, we'll deposit \$5 to both your account and the new member account. Sponsor's account must be in good standing to receive reward. Coupon must be presented at time of account opening.



## BALANCE – a Free Membership Benefit

Let us help you reach your financial goals. Take advantage of our Free BALANCE financial fitness program. Call 888.456.2227 for free and confidential guidance about almost anything financial, such as how to reduce debt, deciding whether to buy a new or used car, planning for retirement or buying your first home. Certified financial counselors will answer your questions quickly and confidentially. Call BALANCE toll-free 888-456-2227 or you can also visit [www.balancepro.net](http://www.balancepro.net).



### Board of Directors for 2012 - 2013

Roger Somer, Chairman  
Maria Yumul, Vice Chairwoman  
Carol Croteau, Secretary/Treasurer  
Warren T. Brown, Director Emeritus  
Lashon Fisher-Anderson

Marie Furtado  
Michael Medlin  
Bob Scaletta  
Richard Silveria

### Supervisory Committee for 2012 - 2013

Joe Meagher, Chairman  
George Farfan  
Julius Miel

