

# postal waves

## PPCU Loan Rates

New Auto: **1.74%** APR<sup>1</sup>

Used Auto: **2.24%** APR<sup>1</sup>

Classic VISA: **8.49%** APR<sup>1</sup>

Personal Loan: **9.00%** APR<sup>1</sup>

See bottom of this page for more information on our rates

## Win a 0% APR<sup>1</sup> Loan!<sup>2</sup>

Finance your loan with us, & you are automatically entered into our monthly 0% drawing — you could win a no-interest loan!

## Holiday Schedule

May 15, Staff Training Day  
May 27, Memorial Day  
July 4, Independence Day

Mortgage Line:  
(888) 469 1261

Balance Financial Fitness  
Counselors: (888) 456 2227

## Celebrate Spring with Low Auto Loan Rates from PPCU!

Spring car deals are on – before you buy, check with us first. You don't want to miss out on an affordable rate.

- **Buy New** – as low as **1.74%** APR\*
- **Buy Used** – as low as **2.24%** APR\*
- **Already have a car loan?** Lower your payments by refinancing
- **So affordable** – Your monthly payment is only **\$15** for each \$1000 you borrow.\*
- **Quick and easy** – Apply today at [www.ppcu.org](http://www.ppcu.org) or drop by any branch

Once your loan is funded, you're automatically entered into our monthly 0% APR\* drawing – you could **win 0%** on your loan!

\*APR = Annual Percentage Rate. Rates are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Rates quoted reflect ¼% discount with an active PPCU checking account. Sample monthly payment is approximate for a New Car loan and based on a 72-month term. Call us for complete terms and conditions.



## Moving? Retiring? We're Still Here for You

Just because you've decided to retire and move to the sandy beaches of Florida doesn't mean you have to give up your PPCU Membership. Once you join PPCU, you can remain a member and enjoy our financial benefits for as long as you'd like. Remember, it's easy to access your accounts without a branch using our free online banking, bill pay, e-statement and Zipline bank-by-phone services. And with our free debit MasterCard and PPCU Visa card, making purchases and getting cash from a surcharge-free ATM is easy.

<sup>1</sup>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 notice. All loans subject to credit approval. Actual rate offered is determined by your individual credit profile. Auto and Personal loan rates shown reflect 1/4% discount with an active PPCU Checking account. Restrictions apply. <sup>2</sup>0% APR drawing excludes mortgages, Visa card and lines-of-credit.



## Get Special Pricing on GM Cars!

Invest in **America's Credit Union Member Discount from GM** and save hundreds, even thousands on a new Chevy, Buick or GMC vehicle in three ways:

- 1) **Get preferred pricing** on most new Chevy, Buick or GMC vehicles
- 2) **Stack dealer incentives** on top of the Credit Union Member Discount from GM
- 3) **Save even more with PPCU's low auto loan rates** – as low as **1.74% APR\*** on new and **2.24% APR\*** on used vehicles\*



**How do you get your GM preferred pricing?** Go to our web site at [www.ppcu.org](http://www.ppcu.org) and click on the GM banner which will take you to GM's special site. Once there, follow the instructions to get your discount Authorization Number. Take this number to any participating GM dealership, along with your pre-approved PPCU Auto Loan and start shopping! It's that easy.

\*APR = Annual Percentage Rate. Rates are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Rates quoted reflect ¼% discount with an active PPCU checking account. Call us for complete terms and conditions.

### \$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 Agreement when they join. When the account is opened, we'll deposit \$5 to your account. Sponsor's account must be in good standing.

Coupon must be presented at time of account opening.



## Stop the Worries and Stop Paying Monthly Fees with Our Truly Free Checking

### Here's what you get:

- **Free Debit MasterCard**
- **No Monthly Fees**
- **Free ATM Access**
- **Interest Earned on Any Balance**
- **Discounts on Loan Rates**
- **Free First Order of Checks**



Get yours now. Apply at [www.ppcu.org](http://www.ppcu.org). Or call us for more information at (800) 696 6009. We'll help you switch over in a pinch.

## "Family Comes First"

At PPCU, it's no different. That's why we've made membership available to all of your family members – anytime, anywhere.

Have a cousin stationed abroad? A grandmother in Texas? A brother in Vegas? They can ALL join PPCU and enjoy the same benefits that you do such as Free Checking, Free Debit Card, competitive rates and Free Online and Mobile Banking.

And just by referring your family members, you'll receive \$5 and we'll waive the \$5 new member application fee. Share PPCU's benefits with all your family members now. Simply have your referral submit a completed membership agreement from our web site ([www.ppcu.org](http://www.ppcu.org)) along with the \$5 Refer-a-Member Coupon shown on this page, and we'll take care of the rest.

