

# 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: **9.0%** 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 21, Staff Training  
May 26, Memorial Day  
July 4, Independence Day

## Mortgage Line:

(888) 469 1261

## Balance Financial Fitness Counselors:

(888) 456 2227

## Already Have a Car Loan Elsewhere?

**W**e may be able to lower your monthly payment just by refinancing your existing auto loan. We offer competitive rates and flexible terms to suit your needs, with Used Auto Loan rates starting as low as **2.24%** APR\*. Give our Loan Department a call at 800.696.6009, option 2 and see if we can save you money.

## We Can Help if You Need to Buy a Car and are Concerned About a Low Credit Score

**I**f you've been turned down – or are afraid you'll be turned down – for an auto loan because of a low credit score, we may be able to help you get the car you need. Our **GPS Auto Loan** is designed to help those with lower-than-average credit scores.\* **Here's how it works:**

- We'll finance New and Used Cars, Trucks and Vans\*
- The rate is a very competitive 17.90% APR\* – which is much lower than what most banks and dealers charge for this type of loan (at least 21% APR\* and higher)
- You must meet other employment, debt and income requirements set by the credit union\*
- Once you are approved, a GPS unit is installed on your vehicle which helps to remind you of your monthly payments.



Find out today if we can help you secure an Auto Loan at a reasonable rate. **Apply at [www.ppcu.org](http://www.ppcu.org)** or call our **Loan Department at 800.696.6009, option 2** to find out more.

\*APR = Annual Percentage Rate. GPS Auto Loan covers New/Used cars, trucks and vans, and FICO Scores less than 550. For New and Used vehicles, we will finance up to 75% of the New or Used retail value with a maximum loan amount of \$25,000 for New, and \$15,000 for Used, vehicles. Rates and terms subject to change without notice. Not an offer of credit. All loans subject to credit approval. Applicant must be currently employed for 3 months and have the ability to repay the loan. Other requirements apply. Call us for complete terms and conditions.

<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 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.



## Protect Yourself – Scammers are Still Out There



**W**ith the recent increase in retail credit and debit card data breaches, you and your family should be extra vigilant when it comes to the security of your accounts.

Scammers are continuing to contact people by phone, email and text

messages, claiming that their credit or debit cards have been blocked. In order to unblock and reactivate these cards, the scammer requires the cardholder to provide their full card number along with the corresponding PIN or CV2 number (usually a 3-digit # located on the back of the card).

**If this ever happens to you, do not respond.** Financial institutions, including PPCU, will never call, email or text, and ask you for your full card and PIN numbers, and other personal information in order to “unblock” a card.

When in doubt about any type of communication from anyone claiming to be someone with whom you do business, take the time to call the company directly and confirm if they are legitimate or not. **If you feel you have been scammed, notify us immediately so that we can take precautions and protect you from possible losses.**

### Board of Directors for 2014 - 2015

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## Your Family Can Join PPCU too!

**S**hare the benefits with all of your family members. It doesn't matter where they live or work. They are eligible simply because they are a part of your family. When you refer an eligible member, we'll give you \$5 when they join, and waive the \$5 processing fee. Just fill out the Refer-a-Member Coupon below and submit with the completed Agreement form that you can download at [www.ppcu.org](http://www.ppcu.org).

### **\$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 Referral (a Postal or Civil Service Employee or Relative) attach this coupon to their Member Agreement (available at [www.ppcu.org](http://www.ppcu.org)) 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.

## Affordable Dental & Vision Coverage

**A**s a PPCU member, you and your family can take advantage of these flexible insurance options available through the California Credit Union League.

- **CIGNA Dental Care offers maximum savings** – No deductibles, no claim forms, and no annual maximums when you choose a dentist from the Cigna network
- **CIGNA Dental PPO offers freedom and savings** – Visit any licensed dentist and get discounts for covered procedures
- **Vision Service Plan** – Offers annual eye exams, lenses every 12 months, and frames every 24 months, with a co-pay when you visit a participating doctor

**For details and an enrollment kit, call 888.293.4903 and select option 2, or visit [www.ms dentalandvision.com](http://www.ms dentalandvision.com).**

