

postal waves

PPCU Loan Rates

New Auto: 1.74% APR¹

Used Auto: 2.24% APR¹

Classic VISA: 8.49% APR¹

Personal Loan: 9.0% APR¹

See bottom of this page for more information on our rates

Win a 0% APR Loan!²

Finance your loan with us, and 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

Mortgage Line

(888) 469-1261

Balance Financial Fitness Counselors

(888) 456-2227

We Are Celebrating 85 Years!

85 years of service doesn't happen without you, our members. We are grateful for every deposit, loan, transfer and transaction. In appreciation, we are commemorating our 85th anniversary with special offers throughout the year! Stay tuned.



PS- Make sure you stay informed about our latest news – like us on Facebook. We post PPCU offers and information, as well as helpful tips on ways to save and manage your money, best buys, local events and more.



Spring is a Perfect Time for a New Car

And we have the perfect loan! With auto loan rates as low as 1.74% APR¹, we're affordable and easy.

- ✓ Pay as little as \$14⁶² for each \$1,000 you borrow⁴
- ✓ Flexible terms up to 72 months
- ✓ Get a ¼% rate discount when you have a PPCU Secure Checking account
- ✓ Plus, you could win 0% APR² on your loan when you fund with us!³
- ✓ Already have a car loan elsewhere? Refinance and save.

Don't wait. Enjoy that perfect car with a perfect loan from PPCU. Apply today.

¹APR = Annual Percentage Rate. Rates are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Rate quoted reflects ¼% discount with a PPCU secure checking account. Monthly payments are estimates based on 1.74% APR and 72 months. 0% Loan Offer - you are automatically entered into our monthly 0% loan drawing for each qualifying funded loan. If your name is drawn, your loan will be adjusted to 0% APR.² Excludes mortgages and Visa. Call us for complete terms and conditions.

³APR = 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, reflect ¼% discount with a PPCU Secure Checking account. Restrictions apply. ⁴0% APR drawing excludes mortgages and Visa card.



Pacific Postal
CREDIT UNION

www.ppcu.org | 800.696.6009





What can you do with \$15,000?

Take care of home repairs, get away on a vacation, reduce your debt affordably and cover almost anything else you may need. Our Personal Loan gives you the freedom:

- Rate as low as **9.0% APR***
- Borrow up to **\$15,000** to use as you wish

- Your monthly payment is only **\$20⁷⁶ per \$1,000** that you borrow*
- Spread your payments over a **60-month term**

Start putting your \$15,000 to use and apply today.

*APR = Annual Percentage Rate. Rates are subject to change without notice. Actual rate and loan balance offered is dependent on individual credit rating; your rate may be higher. Rate quoted reflects ¼% discount with a PPCU Secure Checking account. Monthly payments are estimates based on 9.0% APR and a 60 month term. Call us for complete terms and conditions.

Need a Car Loan But are Afraid You May be Turned Down?

Talk to us first, especially if you have been denied an auto loan before. We have helped many of our members with lower credit finance an auto loan and start building their credit back up.

How? Our GPS Loan is designed to get you into the car, truck or van that you need even with less-than-average credit. The rate is generally much lower than the rates for the same type of loan you would find elsewhere.

Here's how it works: When your loan is approved, we install a GPS unit on the vehicle at no charge, to help remind you of your monthly payments. Once you pay off the loan, the GPS unit is yours to keep.

Call us today about getting an auto loan regardless of your circumstance. Or go ahead and apply securely at www.ppcu.org.

Try Our New Car Buying Service which Shows You What Others Paid, so You Never Overpay

Here's what you get:

- Guaranteed Savings off MSRP on new cars without the need to haggle
- See upfront dealer prices on used cars
- Work with prescreened dealers to ensure a better car buying experience

Car Buying Service
Member of TRUE

Car buying that shows you what others paid, so you never overpay.

See Savings

How does it work? First, go to our web site, www.ppcu.org, and click on the banner at the top that will take you to the car buying service and member showroom.

1. Research your vehicle. See what others paid for the car you want.
2. Lock in your savings. Get a Guaranteed Savings Certificate that includes your service savings.
3. Purchase your car.

Make sure you first get pre-approved for a PPCU Vehicle Loan to ensure a quick and easy car-buying experience. You can apply securely online or at any branch. Then take your Certificate to the Certified Dealer and buy your car!

We Have Money to Lend at Low Rates

Talk to us today about how we can help you with any purchases or money needs.

