

# postal waves

## PPCU Loan Rates

New Auto: **1.99%** APR<sup>1</sup>

Used Auto: **2.49%** APR<sup>1</sup>

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

Personal Loan: **9.25%** APR<sup>1</sup>

More rates available. See bottom of this page for more information

## Holiday Schedule

May 16, Staff Training Day

May 28, Memorial Day

July 4, Independence Day

## Mortgage Line

(877) 296-8728



## Share the Secret to Split \$50!

**T**ell your family members, anyone in your household as well as local civil service & postal employees, about the amazing everyday rates and super low fees at Pacific Postal Credit Union. They'll enjoy a lifetime of savings, and you'll each get **\$25**. Plus, if they open a Secure Checking account, they'll get another **\$25!**

Not a member yet? Join PPCU and you'll get **\$25** too! To learn how to get your **\$25**, go to [www.ppcu.org/secret](http://www.ppcu.org/secret) or call (800) 696-6009.

Offer begins February 1, 2018 for a limited time and is subject to change. Offer valid for: 1) Current members who refer an eligible new member who joins. Referral coupon with name and member # must be submitted when the new member account is opened; and 2) New members who open a new member account during promotion. New member does not have to be referred to qualify for offer. We will waive the \$5 membership fee. \$25 bonus for opening a Secure Checking account is valid for new members who open a Secure Checking account during offer period. The checking account must be open for a minimum 6 months to receive \$25. \$25 will be deposited into member's S1 account. Go to [www.ppcu.org/secret](http://www.ppcu.org/secret) for more information, including membership eligibility.

## Get Your Loan Funded Faster with Our New e-Sign Service

**S**imply review and sign your loan documents online from anywhere and any device using e-signatures. It's safe and secure – all electronic signatures are encrypted using advanced digital signature technology. Once complete, you receive an email confirmation along with a link to download the documents for your records.

<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. Loan rates, excluding Visa, reflect 1/4% discount with a PPCU Secure Checking account and 1/4% discount for applying online. Restrictions apply.



## Online Banking Can Connect You to a \$100 Gift Card

Our Online Banking with Bill Pay saves you time and money – in hundreds of ways – whether you’re on the go or on the couch.



**Here Are 100 Reasons to Sign Up Now!** Pay Two Bills with Bill Payer by April 30, 2018 and you’ll be entered in our **\$100 Gift Card** Giveaway.

**Getting Started Is Easy!** If you haven’t already, register for our Online & Mobile Banking service at [www.ppcu.org](http://www.ppcu.org). Then go to the Bill Pay option under the All Services menu, or even easier, pay bills just by snapping a photo using our Mobile App. You just may win a **\$100 Gift Card!**

\*For Bill Payer Drawing, must be a new Bill Pay user and pay the first 2 bills from March 1-April 30, 2018. A PPCU Secure Checking account is required to use Bill Pay. One entry per member. No purchase necessary. Winners will be notified by mail after the promotional period ends on April 30, 2018.



## New Rewards for Scottie Savers!

Free Movie Ticket & Bonuses Just For Saving



It’s never too early to teach your kids the benefits of saving. PPCU’s Scottie Savers account rewards your children for depositing and saving money each month. **Here’s how it works:** Open a Scottie Savers account for your children age 13 and under. Once they make a minimum monthly deposit of \$10 for 12 consecutive months, they will receive an **annual bonus of \$10.**\* Scottie Savers also receive 1 **free movie ticket** during their birthday month!

Open a Scottie Savers account for your children today. Go to [www.ppcu.org](http://www.ppcu.org) or visit any branch.

\*The minimum monthly deposit of \$10 per month must stay deposited for 12 consecutive months to receive bonus. Bonus is deposited into the Scottie Savers account.

## You’re Half-Way to the Open Road. Take Up to 1/2% Off On Your Auto Loan Rate!



Spring into something shiny and new with an Auto Loan from PPCU. Get a **.25% APR\*** discount for having a PPCU Secure Checking Account, plus another **.25% APR** discount for applying for your loan online.

### We offer:

- New Auto rates as low as **1.99% APR\***
- Used Auto rates as low as **2.49% APR\***
- Terms up to **84 months**
- Up to **125% financing\*\***

**Already have a loan elsewhere?** You could save just by refinancing with us!

**Getting Your Discount Is Easy.** Apply for your auto loan online at [www.ppcu.org](http://www.ppcu.org) today and get your maximum rate discount!

\*APR = Annual Percentage Rate. Stated rate includes .25% APR discount for Pacific Postal Secure Checking Account and .25% APR discount for online auto loan approval. Other rates and terms are also available. Loans and rates are subject to credit approval. Your rate is determined by your credit profile and may differ from the rates quoted. \*\*Certain conditions apply.

## Improved Online Bill Pay is Easier and Faster

At a glance, see all of your Payees along with your Scheduled Bill Payments and your most Recent Payments on one screen. Menu options are easier to find too: Need to Rush a Payment, or change your “Pay From” account? Quickly select and change these options from the same bill pay screen.

**Not yet a bill pay user? Try it out – you could win a \$100 Gift Card when you pay your first two bills online!** See above for details.