

postal waves

In Memoriam

We are saddened to share with you that one of our dedicated credit union volunteers, *Patricia Dutton*, passed away recently. Retired from both the US Postal Service and Marine Corps, Pat made a huge difference serving tirelessly for over 40 years on PPCU's Supervisory Committee. We are very grateful for her time and contributions and send our heartfelt condolences to her family.

Earn a \$1,000 Scholarship

Tell your family members about our 2011 Scholarships. We're awarding five \$1,000 scholarships to students planning to further their education during the upcoming school year. Look for information on how to apply on our web site in February.



Helping Feed Our Community

PPCU donated \$5,000 to the Second Harvest Food Bank to help those in need during this holiday season. The food bank provides food free of charge to residents of the Santa Clara and San Mateo Counties.

Join Us for Our 80th Birthday!

You and a guest are invited to our 80th Anniversary Dinner and Dance Celebration in March, 2011. Look for your invitation in the mail. PPCU's Annual Meeting and election of officers will also happen at this event. If there are any topics you would like to address at the meeting, send before February 5 to the attention of Jan Meere, 1040 Leigh Avenue, San Jose, CA 95126. We look forward to seeing you all.



PPCU Loan Rates

New Auto: 3.0% APR*

Used Auto: 3.0% APR*

Classic VISA with Checking
& direct deposit: 8.99% APR*

Personal Loan: 2.99% APR*
Special Anniversary Rate

See bottom of this page
for more information on
our rates

Holiday Schedule

January 17
Martin Luther King Jr. Day

February 16
Staff Training

February 21
President's Day



www.ppcu.org • 800.696.6009

*It's Our Birthday
but You Get the Gift ~
2.99% APR* Anniversary Loan!*

There is no better way to celebrate 80 years of serving you, our special members, than to offer you a special low-rate 2.99% APR* Personal Loan.

Use up to \$5,000 any way you like.

Pay off holiday bills, take advantage of after-holiday sales, get away on a winter vacation. So many possibilities!

With a rate as low as 2.99% APR,* payments are so affordable:

*Only \$18 per \$1,000 borrowed.**

Remember, you get the gift.

Celebrate our 80th Birthday and Apply Today.

Offer expires February 28, 2011.

*APR = Annual Percentage Rates. Rates and offer are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Offer is valid for new loans only. Sample monthly payment is approximate and based on 2.99% APR and a 60-month term. Not valid with any other offers, discounts or current PPCU loans. Must apply for and fund loan during promotional period, January-February, 2011, to qualify for offer.

*APR=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 prior notice. All loans subject to credit approval. Actual rate offered is determined by the applicant's individual credit profile. 8.99% APR Visa is for members with PPCU checking and direct deposit. Auto loan rates are 1/4% higher without PPCU checking and direct deposit.



New!



Take the guesswork out of gifting.

The DeluxeCard Visa Gift Card is perfect for birthdays, holidays, weddings, and more. Welcome everywhere Visa debit cards are accepted.

Get a Visa Gift Card today!

Visit any PPCU Branch and choose a card design and a dollar amount starting at \$20. Then purchase the Gift Card and it's ready to give.*

DeluxeCard Visa Gift Card

It's just what they want!

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*There is a retail fee of \$5 per card purchased.

Thank You and Happy New Year

Thank you to our Members and Volunteers for your support. You make a world of difference. Our warmest wishes to you and your family for a New Year full of peace and good health.

Help Guide Your Credit Union's Future

Become a member of our Board of Directors or Supervisory Committee.

As a volunteer on either committee, you'll join a special group of individuals who make a difference by helping direct PPCU and ensure the safety and soundness of the credit union's assets. Ongoing training is provided. To apply, send a letter of interest with your qualifications, postmarked by February 5, to PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, CA 95126. Feel free to call us for more information.

Live or Work in the East Bay? Our New Castro Valley Branch Will Serve You

Our new full-service branch, located at 3636 Castro Valley Boulevard, #7, can help you with all your money needs, including loans and new accounts. The branch is open Monday through Friday from 9 am to 5 pm. Stop by and say hello.



Skip-a-Payment for 3 Months*

Skip your loan payments for 3 months* when you fund a new Personal or Vehicle Loan.

Not having to make a payment for 3 months means you can use the extra money for shopping, travel, even unforeseen expenses. Whatever you do, relax without the worry of a loan payment.

Have a loan from another lender? Refinance with us and skip your payments too! See how low your payments* can be:

Loan Type	Rate (as low as)	Payment per \$1,000
Cars, Trucks & Vans	3.00%	\$15.28 72 months
Motorcycle	3.75%	\$18.42 60 months
RV & Boat	4.50%	\$10.45 120 months
Personal Loans	9.29%	\$21.23 60 months

Apply at www.ppcu.org. Offer expires February 15, 2011.

*APR = Annual Percentage Rate. Rates and offer are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Skip-a-Pay offer is valid for vehicle, personal and computer loans. Not valid with any other offers, discounts or current PPCU loans. Rate shown reflects 1/4% discount with direct deposit to your PPCU Checking. Interest will accrue during skip-a-pay period. Sample monthly payments are approximate and based on the terms given. Must apply for and fund same loan during promotional period, Nov 15, 2010 - Feb 15, 2011, to qualify for skip-a-pay offer. Excludes Mortgages, Visa, Lines-of-Credit and Share Loans. Call for complete terms and conditions.

Be Careful!

Fraud has been on the rise and therefore we can't emphasize enough the need for you and your family members to be vigilant when it comes to the security of your accounts.



One of the latest phishing scams is in the form of an email from what appears to be a valid company, such as your credit union, promising you cash if you visit their web site. **Do not open this message or any other unsolicited email.** They are bogus offers designed to capture your personal information for fraudulent use. Opening such email or any web link embedded in the message can also place your computer at risk for viruses. If in doubt, call the company directly to verify a message. If you have been affected by a similar scam, call us and inform the FBI's Internet Crime Complaint Center at www.ic3.gov.

Your Questions Answered



Q: *When can I withdraw money from my Traditional IRA Share Account without penalty?*

A: Generally, you can begin withdrawing penalty-free at age 59½, without the 10% premature withdrawal penalty tax. If you are not yet that magic age of 59½, you can still withdraw without penalty under the following special circumstances:

- * A first-time home purchase – up to \$10,000
- * Qualifying medical expenses that exceed 7.5% of your adjusted gross income
- * Disability – you must show that you are incapable of working
- * Qualifying higher-education expenses
- * Payment of health insurance premiums after 12 consecutive weeks of collecting unemployment benefits

If you have an *IRA Certificate*, the account is subject to penalties if you withdraw before account maturity. Call us with any questions. Please note that the preceding is not intended as tax advice. You should consult a tax professional for more information.