

postal waves

Be Extra Careful

Robberies at ATM machines around the country are on the rise. We urge you to take extra caution when using your debit card at any ATM. Please consider the following safety tips:*



- Do not use machines that are poorly lit or are obstructed from view.
- Avoid using ATMs at night if possible.
- Park as close as possible to the machine to minimize your time in the area.
- Protect your PIN by shielding the keypad when entering your information.
- Do not count your cash until it is safe to do so.
- Do not accept assistance from strangers.
- If anyone follows you or you suspect anything suspicious, immediately leave the area and call police.
- In general, be aware of your surroundings at all times.

*Information from CUNA

Earn a \$1,000 Scholarship

Tell your family members about our 2013 Scholarships. PPCU is awarding five \$1,000 scholarships for graduating high school seniors and college and vocational school students who are continuing their education during the coming school year. Look for information on how to apply at www.ppcu.org in February.



PPCU Loan Rates

- New Auto: **1.74%** APR¹
- Used Auto: **2.24%** APR¹
- Classic VISA: **8.49%** APR¹
- Personal Loan: **9.00%** APR¹

See bottom of this page for more information on our rates

Win a 0% APR¹ Loan!²

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

Holiday Schedule

- January 1, New Years Day
- January 21, Martin Luther King Jr. Day
- February 18, President's Day
- February 20, Staff Day

Mortgage Line:
(888) 469 1261

Balance Financial Fitness
Counselors: (888) 456 2227



We've Lowered Our Loan Rates!

Our loan rates are now even lower to save you more money in the New Year. Take a look:

Loan Type	APR* as low as
New Auto Loans	1.74%
Used Auto Loans	2.24%
Visa Card	8.49%
VIP Line-of-Credit	8.99%
Personal Loan	9.00%
New/Used RVs	3.50%
New/Used Motorcycles	3.50%
New/Used Travel Trailers, Boats & Jet Skis	4.00%

We also offer Mortgages, Share-secured loans and loans for Young Adults. Our terms are flexible to suit your needs. Go to www.ppcu.org for more information and to apply.

*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 except for Visa and Line-of-Credit. Used vehicle rates are for last 6 model years. Call us for complete terms and conditions.

Join Us at Our Annual Meeting

Hear how your credit union is doing and elect your PPCU officers at the Annual Membership Meeting on March 14, 2013, 7:00 pm at the Main Branch, 1040 Leigh Avenue in San Jose. Are there any issues you would like to discuss? We'll add them to the agenda – simply submit them to the attention of Jan Meere at the address above before February 13.

eStatements Now Available

Now you can view your monthly statements anytime, anywhere, from your personal computer. eStatements are not only free, they are safe, secure and eco-friendly.

It's easy to sign up. Visit our web site at www.ppcu.org and log in to Online Banking. Then click on the "eStatements" tab, select your options and submit. You should receive an email confirming your eStatement sign-up.

You will receive an email notice each time your monthly statements are ready for viewing.



Trim Your Bills with Our Consolidation Loan

Our Consolidation Loan can help you: **1)** Save money with one low rate – as low as **9.0% APR*** and **2)** Make payments easier with only one monthly payment.

Just how low can your payments be? As low as \$21 per month for every \$1,000 you borrow.*

Or use the loan for a purchase, vacation or whatever you wish.

Make your life easier in the new year and see how much you can save with a low-rate Consolidation Loan.

Apply today at www.ppcu.org.

*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. Rate quoted reflects ¼% discount with your active PPCU checking account. Sample monthly payment is approximate and based on the terms given. Maximum loan amount is \$15,000 for a term of 60 months. Call for complete terms and conditions.

Help Guide Your Credit Union's Future

Become a member of our Board of Directors or Supervisory Committee. As a volunteer, 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 14, to: PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, 95126. Feel free to call us for more information.

Thank You to Our Members and Volunteers

Thank you to our Members for choosing PPCU and to our Volunteers for your time and dedication. You make a world of difference. We are truly grateful for your trust in our financial services. All of us at PPCU are wishing you and your family a New Year full of peace, joy and health.

BALANCE – A Free Service

Don't forget to take advantage of BALANCE – our free and confidential Financial Consultation phone service. Certified counselors will answer your questions and offer guidance on topics such as how to manage debt or buy your first home. Call BALANCE at 888.456.2227.

BALANCESM
FINANCIAL FITNESS PROGRAM

Quick Tip

If you find yourself paying frequent Overdraft and NSF fees, open an **Overdraft Line-of-Credit**, which will automatically cover any checking overdrafts. Apply today at www.ppcu.org.