

postal waves

Receive 5% Cash Back on Travel with CUonVacation!

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% 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 Year's Day
 January 20, Martin Luther King Jr. Day
 February 17, President's Day
 February 19, Staff Training Day

Mortgage Line:

(888) 469 1261

Balance Financial Fitness Counselors:

(888) 456 2227

For years, **CUonVacation** has given you first-class service and money-saving travel deals. Now, we have yet another reason for you to take that dream vacation. **When you book with CUonVacation, you can receive 5% Cash Back on Travel* just for being a Pacific Postal Credit Union member. Here's how:**

Step 1 - Book your travel online or by phone

Step 2 - Mail in your receipts

Step 3 - Receive 5% Cash Back!

CUonVacation offers a 100% Lowest Price Guarantee. If you find a lower price available within 48 hours of booking your travel with us, simply let them know and they will refund the difference.

Why book your travel anywhere else? **Call 800.440.8464 for Big Savings with this exclusive Member Benefit!**

* For the purpose of this promotion, applicable travel is considered a hotel, car, cruise, tour or land package. Air bookings and/or air portions of bundled travel packages do not apply and will not be eligible. 5% Cash Back is based on net travel costs, excluding taxes, fees, gratuities, meals, room service, telephone calls, alcoholic beverages and other incidental expenses. See PacificPostal.CUonVacation.com/Member-Benefits for details. CUonVacation is powered by Montrose Travel. 2349 Honolulu Ave., Montrose, CA 91020 CST#1018299-10.



From all of us here at PPCU, thank you for your support. We are wishing you and your family a new year full of peace, happiness and health.



¹APR=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. Auto and Personal loan rates shown reflect 1/4% discount with an active PPCU Checking account. Restrictions apply. ²0% APR drawing excludes mortgages, Visa card and lines-of-credit.

5 Good Reasons Why Our VISA Card May Be Right for You



Reason 1: If you normally carry a balance from month to month, then our Visa card is a good fit. That's because our Visa rate – as low as 8.49% APR* – is very competitive

which means lower monthly payments, and more money in your pocket.

Reason 2: Our card will also save you a lot if you travel abroad since we don't charge any foreign transaction fees.

Reasons 3, 4 & 5: There is no annual fee and no cash advance or balance transfer fees to worry about.

If you don't have our Visa card yet, get one today by applying at www.ppcu.org. We can transfer your balances from your other higher-rate cards and you'll begin saving immediately. Feel free to call us if you have any questions.

Are You Paying Fee after Fee for Overdraft Privilege?

A less costly way to cover overdrafts is with an **Overdraft Line-of-Credit**, which is essentially a loan for your checking account. Like Overdraft Privilege (ODP), an *Overdraft Line-of-Credit* acts as a safety net by giving you a reserve for inadvertent overdrafts. In general, an *Overdraft Line-of-Credit* is a more economical way to handle potential overdrafts.

Here's how it works. When you write a check that may bounce, your *Overdraft Line-of-Credit* will automatically cover the check. In this instance, however, you will generally pay less than you would pay with Overdraft Privilege. Why? In addition to the initial check amount, you are paying only the interest on the balance that you borrowed for the overdraft (the check amount) vs. a flat fee per check of \$23 that you would have paid with Overdraft Privilege.

It doesn't hurt to have an **Overdraft Line-of-Credit** to fall back on in unexpected situations. You can apply today at www.ppcu.org or visit any branch.

Join Us at Our Annual Meeting

Hear how your credit union is doing and elect new officers for the coming year at our **Annual Membership Meeting** on March 13, 2014. The event will be held at 7:00 pm at the Main Branch, 1040 Leigh Avenue in San Jose. If there any topics you would like us to cover, submit them to the attention of Jan Meere at the address above before February 13, and we'll be sure to add them to the agenda.

When You Finance an Auto Loan with Us...

When you take out any vehicle loan with us, don't forget to advise your auto insurance company that PPCU is the new lien holder, and demonstrate that you have the required minimum insurance coverage. **If this isn't done, the credit union will purchase a limited-coverage insurance policy for your auto, and add the insurance cost to your loan which in turn will increase your loan payment.** We will give you the necessary instructions to fulfill this request at the time we fund your loan.



Be a Part of PPCU's Board of Directors or Supervisory Committee

As a volunteer, you'll join a special group of individuals who make a difference by helping plan and direct PPCU's future 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 13, 2014 to: PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, 95126. Feel free to call us for more information.

