

postal waves

PPCU Loan Rates

New Auto: **1.74% APR**¹

Used Auto: **2.24% APR**¹

Classic VISA: **8.49% APR**¹

Personal Loan: **9.0% APR**¹

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

January 1, New Year's Day
January 19, Martin Luther King Jr. Day
February 16, President's Day
February 18, Staff Training

Mortgage Line

(888) 469 1261

Balance Financial Fitness Counselors

(888) 456 2227

Don't Miss Out on our Special Offers

We will give you an automatic $\frac{1}{4}$ % discount on your qualifying loan rate when you have direct deposit to your PPCU Free Checking account. The offer applies to all loans excluding mortgages, Visa and Lines-of-Credit. Don't have our Free Checking Account yet? It's a great deal – no monthly fees, no minimums to keep, we pay dividends, and you get a debit MasterCard. Sign up and get your 1/4% APR* discount today at www.ppcu.org.

Win a 0% APR* loan! Every time you fund a PPCU loan, you are automatically entered into our monthly drawing for a 0% rate. If your name is drawn, we will adjust your current loan to 0%. (Excludes Visa, lines-of-credit and mortgages.)

Bad Credit Doesn't Mean You Can't Get the Car You Want

Talk to us first, especially if you have been turned down for an auto loan before. Our GPS Loan – designed for those who are credit-challenged – has helped many of our members finance an auto loan and rebuild their credit.

How does it work? When you apply, we first review your credit and make certain that you meet employment, debt and income requirements. If your loan is approved, we install a GPS anti-theft unit on the vehicle at no cost to help remind you of your monthly payments. Once done, you can drive off in your new car.

Call our loan department to learn more. Or, go ahead and apply today at www.ppcu.org.



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

If You Answer Yes to Any of the Following Questions...



Our Classic VISA card may be right for you.

Do you carry a balance?

With a competitive rate of as low as 8.49% APR* – which is much lower than most cards – your monthly payments are

reduced and that puts more money in your pocket.

Do you travel abroad? Purchase with peace of mind knowing there are never any foreign transaction fees.

Need extra cash? Cash comes in handy from time to time. It's even better without any cash advance fees.

Do you have more than one credit card? You will definitely benefit when transferring higher-rate card balances to your PPCU VISA card. There are no fees, and you'll save on interest too.

Take advantage of our VISA benefits and savings. Apply today at www.ppcu.org. Feel free to call us for more information too.



Visit Our New Facebook Page

Looking for tips on how to: Avoid the top 5 shopping mistakes? Make investing less confusing? Speed up your Wi-Fi? Or maybe you're looking for interesting and fun activities to enjoy around the bay. Our new Facebook page can answer these questions and more, with new posts every day. Stay connected. Link from our home page or go to <https://www.facebook.com/PacificPostalCreditUnion>. Anything you would like to see? Let us know!

New Year, a New You – Invest in Yourself

Pay off debt, buy something special, fix up your home... the possibilities are many. PPCU's Personal Loan is a low-cost way to start the New Year on a positive note. With up to \$15,000 available, there is so much you can do. Rates are affordable too – as low as 9.0% APR.* Go to www.ppcu.org and apply today.

Thank you

We are truly grateful to you, our members, for choosing PPCU, and to our volunteers, for your guidance and dedication. You make a world of difference. Warmest wishes to you and your family for a year of peace and health.



PPCU Scholarships

With the cost of tuition rising each year, every dollar counts. That's one reason why we are offering \$1,000 scholarships to five students through PPCU's annual Scholarship Program. For more details and an application, go to www.ppcu.org or give us a call. The deadline is April 1st, 2015.

You are Invited

Meet PPCU's Board of Directors and Supervisory Committee, hear how your credit union is doing, and elect PPCU's officers at our Annual Membership Meeting. When and Where: March 12, 2015, 6:30 pm at the Main Branch, 1040 Leigh Avenue in San Jose, 95126. Are there any topics you would like to cover? Send a note to the attention of Jan Meere at the address above and we will add them to the agenda.

*APR = Annual Percentage Rate. Rates, terms and offer are subject to change without notice. Call for complete terms and conditions. Actual rate offered is dependent on individual credit rating; your rate may be higher.

