

# postal waves

## PPCU Loan Rates

New Auto: **1.74% APR**<sup>1</sup>  
 Used Auto: **2.24% APR**<sup>1</sup>  
 Classic VISA: **8.49% APR**<sup>1</sup>  
 Personal Loan: **9.0% APR**<sup>1</sup>  
 See bottom of this page for more information on our rates

## Win a 0% APR<sup>1</sup> Loan!<sup>2</sup>

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 18, Martin Luther King Day  
 February 15, President's Day  
 February 17, Staff Training Day

## Mortgage Line

(888) 469-1261

## Balance Financial Fitness Counselors

(888) 456-2227

## Is Saving Money Part of Your New Year's Resolution?

Here are a Few Ideas to Help You Do That.



- ✓ **Do you have credit card debt?** Pay less interest by consolidating your credit card balances and other debt into one lower-rate payment. Our Consolidation Loan – as low as **9.0% APR\*** – will save you money, time and trouble. Apply securely at [www.ppcu.org](http://www.ppcu.org).
- ✓ **Do you have an auto loan with another lender?** You could reduce your monthly payment just by refinancing with us. Rates are as low as **2.24% APR\*** for used and **1.74% APR\*** for new cars. Apply today at [www.ppcu.org](http://www.ppcu.org) or talk to our loan department to learn more.
- ✓ **Are you paying overdraft fees?** Here are some tips to help you stay on top of your checking balance and avoid those overdrafts: **1) Besides recording your checks when you write them, remember to enter in your check register all ATM and debit card transactions. Don't forget to note any fees too,** such as ATM surcharges, which may be small but can add up. Doing so will help you keep track of your balance more accurately. **2) Review your monthly statements** to confirm account activity. **3) Set email or text alerts** that will immediately notify you when your balance falls below a certain amount. **4) Use mobile banking** so that you can quickly check your balances from wherever you are. **5) For those hopefully rare times when you do need overdraft coverage, keep a cash cushion in your savings account** to cover overdrafts and open an **Overdraft Line-of-Credit**. Both options are generally a lot less than a \$23 overdraft fee.
- ✓ **Get a 1/4% discount on your next loan** when you have an active PPCU Secure Checking account.\* Go to [www.ppcu.org](http://www.ppcu.org) to open a checking account today.

\*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 an active PPCU secure checking account. 1/4% discount offer excludes Visa and mortgages. Call us for complete terms and conditions.

<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 an active PPCU Secure Checking account. Restrictions apply. <sup>2</sup>0% APR drawing excludes mortgages and Visa card.







## Earn a PPCU Scholarship!

Help curb the cost of education with a PPCU Scholarship. **We are granting \$1,000 to each of five students through our annual Scholarship Program.**

For details and an application, go to [www.ppcu.org](http://www.ppcu.org). The deadline to apply is March 31, 2016.

## Join Us at Our Annual Meeting

**C**ome and hear how your credit union is doing, meet our Board of Directors and Supervisory Committee, and elect PPCU's officers at our Annual Membership Meeting. This year's event is on March 10, 2016, 6:30 pm at the Main Branch on 1040 Leigh Avenue in San Jose. If there is anything you would like to cover at the meeting, send a note before February 12 to the attention of Jan Meere at the address above and we will put it on the agenda.



## Paperless Loan Payments

**D**id you know that you don't need to write a check to make a loan payment? Save time and make your payments using online banking at [www.ppcu.org](http://www.ppcu.org) or by calling Zipline (800-339-4818). Once you log in, simply

transfer the money from your savings or checking account to your loan or Visa. Or if you stop by a branch, we can make the transfer for you. No checks needed!

To save even more time, set up your monthly loan payments to transfer automatically. Call us if you need assistance.

## Thank You & Happy New Year!

**W**e want to thank all of our Members and our dedicated Volunteers who serve on the Board of Directors and Supervisory Committee. You have made our progress possible. Warm wishes to you and yours for a peaceful and prosperous New Year.

## Watch for Card Skimming

**C**ard skimming occurs when thieves download your card information using an illegal device that is attached to a card reader. To help prevent this from happening when using your credit and debit cards, be wary of card swipes that appear altered or have added devices. You should also shield the key pad when entering your pin. If you notice anything unusual or feel that skimming has occurred, report this to the management of the location in question and immediately contact your card issuer.



## Help Guide Your Credit Union

**B**ecome a member of our Board of Directors or Supervisory Committee. As a volunteer, you will join a special group of people who make a difference by helping plan and direct your credit union's future and ensure the safety and soundness of PPCU's assets. Ongoing training is provided. To apply, send a letter of interest with your qualifications, postmarked by February 12, 2016 to: PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, CA, 95126. Feel free to call us for more information.

## Update on Our Visa EMV Cards

**I**f you have not yet received your new PPCU Visa card with the EMV chip, you should get it by mail before the end of this quarter. The new cards are taking longer than expected to process and mail. We apologize for the delay and any inconvenience. You may continue to use your current Visa card for all your credit card purchases.

