

postal waves

PPCU Loan Rates

New Auto: **1.74%** APR¹

Used Auto: **2.24%** APR¹

Classic VISA: **8.49%** APR¹

Personal Loan: **8.25%** APR¹

More rates available. See bottom of this page for more information

Win a 0% APR¹ 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 2, New Years Day

January 16, Martin Luther King Day

February 15, Staff Training

February 20, President's Day

Mortgage Line

(888) 469-1261

Balance Financial Fitness Counselors

(888) 456-2227

Do More with our Special Holiday Rate: Personal Loan as low as **8.25%**^{APR*}

- Borrow as much as **\$15,000**
- Take up to **60 months** to pay
- As an example, your monthly payment is less than **\$102** for a \$5,000 loan*

So many ways to do more and save! Consolidate bills into one affordable payment, travel, purchase what you need...whatever you'd like!

Apply today at www.ppcu.org before this special rate ends on **January 31, 2017**.

*APR=Annual Percentage Rate. Not an offer of credit. Your actual rate may be higher than the rates quoted here, depending on credit rating. Offer applies to new PPCU personal loans only and is not valid with any other offer. Offer includes the following discounts off your qualifying loan rate: 3/4% APR rate discount, plus an additional 1/4% discount for maintaining a PPCU secure checking account. With discounts, rate is as low as 8.25% APR. Maximum loan amount is \$15,000. Rates and offers are subject to change without notice. Monthly payment example is an estimate based on the rate and balance given for 60 months. Offer valid for loans funded December 15, 2016-January 31, 2017. Call us for full terms and conditions.



You are Invited to Our Annual Meeting

Join us at our Annual Meeting and hear how your credit union is doing, meet members of your Board of Directors and Supervisory Committee, and elect new officers for the coming year. The event will be held on March 9, 2017 at 7:00 pm at the Main Branch, 1040 Leigh Avenue in San Jose. Are there any topics you would like us to cover? Submit them to the attention of Jan Meere at the address above before February 9. We hope to see you there.

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. Loan rates, excluding Visa, reflect 1/4% discount with a PPCU Secure Checking account. Restrictions apply. ²0% APR drawing excludes mortgages, lines of credit and Visa card.

To Our Members and Volunteers

We thank you, our Members for choosing PPCU, and our Volunteers for your guidance and dedication. You make a world of difference. We wish you and your family all the best in the New Year.

Tips for a Financially Healthy 2017



Practicing good financial habits will help you achieve your financial goals. Here are a few tips to get you started courtesy of BALANCE, our no-cost money management information source for members.

- ✓ **Track spending to determine where your money goes.** This helps you identify expenses that you can reduce or eliminate.
- ✓ **Expect and prepare for emergencies.** Set aside six months' worth of expenses in a liquid account such as a PPCU deposit account.
- ✓ **Commit to spending within your means.** While we offer low-rate credit cards and lines-of-credit, these options should not be confused with an emergency fund. Staying within your budget will help you maintain a healthy credit score so that you can qualify for a PPCU loan or mortgage when the time comes.
- ✓ **Get professional financial coaching** by calling BALANCE – PPCU's financial guidance service – at 888-456-2227. It's free for members.

Join a Special Group of Volunteers

You can make a difference by helping direct PPCU's future and ensure your credit union's assets are safe and sound. How? Be a part of PPCU's *Board of Directors* or *Supervisory Committee*. Training is provided. To apply, send a letter of interest, postmarked by February 9, 2017 to: PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, CA 95126. For more information, call us at 800-696-6009.

Earn a \$1,000 Scholarship!

Do you know any students who could benefit from a \$1,000 boost? Tell them about our **Annual Scholarship Program**. Check our web site at www.ppcu.org in February for details about how to apply.



Get the Most Out of Your Membership in the New Year

- **Does reducing your debt or simply having extra money sound helpful?** If yes, take advantage of our **Personal Loan Special** at a reduced rate as low as **8.25% APR*** We'll help you combine your bills into one low payment that will save you money and trouble. Or, use the cash for other needs. Apply today at www.ppcu.org. Hurry, this special offer ends January 31, 2017.
- **Want to start your children off on the right financial path?** Ask us about our Teen and Young Adult Accounts, Scholarships and Web Sites designed to help them become money smart.
- **Interested in a loan discount?** Receive **¼% APR* off** most PPCU loan rates when you have our Secure Checking account! Go to www.ppcu.org to learn more and apply.
- **Have questions about buying a home, the best ways to manage debt, saving for retirement?** BALANCE provides free and confidential financial advice for PPCU members. Call 888-456-2227 and talk to one of their money experts.
- **Looking to buy a car without the hassle?** Use **TRUECar** – our member car buying resource that shows you what others paid so you never overpay. You also get guaranteed savings online without the need to negotiate. How do you get started? Visit www.ppcu.org, and go to the Vehicle Loans page. Here, you will see the TRUECar link. *And remember to get pre-approved for a PPCU Auto Loan to enjoy an even better buying experience.*



Feel free to call us and learn more about these and other member benefits. We'd love to hear from you.