

postal waves

Special Offer for the New Year!

Is Reducing Debt One of Your New Year's Resolutions? We Can Help.

2018 is already looking bright. Our **Consolidation Loan** will help you save more this year by lowering your monthly payment and paying down debt faster. Now at a discounted rate as low as **8.5% APR*** when you fund a minimum \$5,000 through January 31 only.



Plus, get an additional 1/4% discount with a Secure Checking account AND **another 1/4% discount** when you open a new Visa card. Your rate could be as low as **8.0% APR***

Borrow up to \$15,000 and streamline your bills with a lower interest rate and fewer monthly payments. Or use the money for travel, home improvement and other expenses.

Limited time offer! Check off this New Year's resolution and take advantage of our discounted rate before it ends on January 31, 2018.

Hurry and apply securely online at www.ppcu.org or visit any branch.

*APR = Annual Percentage Rate. Not an offer of credit. Your actual rate may be higher than the rate quoted here, depending on credit rating. Offer applies to new PPCU personal loans and is not valid with any other offer. Lowest rate is 8.0% APR. Rates and offer are subject to change without notice. Offer valid for loans funded January 1-31, 2018. Call us for full terms and conditions.

To Our Members and Volunteers

A warm thank you for the honor of serving you. Knowing you have many choices, we send our appreciation for your support and look forward to helping you move ahead financially in the New Year. Everyone at PPCU wishes you and your family a fantastic 2018.

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.

PPCU Loan Rates

New Auto: **1.74% APR¹**

Used Auto: **2.24% APR¹**

Classic VISA: **8.49% APR¹**

Personal Loan: **9.0% APR¹**

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

Holiday Schedule

January 1, New Years Day

January 15, Martin Luther King Day

February 19, President's Day

February 21, Staff Training Day

Mortgage Line

(877) 296-8728

Balance Financial Fitness Counselors

(888) 456-2227



Congratulations to Our 0% Winners!

Members H. Jasso, L. Lozano and S. Teresi are the winners for our Last Chance 0% Loan Drawing in October. Each received a 0% APR* rate for the loans they funded during that month.

Many thanks to all of you who financed your loans with us. We know you have many options and are grateful that you place your trust in PPCU.



Earn a PPCU Scholarship

Curb the cost of education with a PPCU Scholarship. We are granting \$1,000 to each of five students. Check our web site in February for details and an application.

Join Us at Our Annual Meeting

We would love to see you! Come and 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 8, 2018, 7 pm at the Main Branch, 1040 Leigh Avenue in San Jose, 95126. Are there any topics you would like to cover? We'll be happy to add them to the agenda – send a note to the attention of Fardad Khosravi at the address above before February 8, 2018.

Help Guide Your Credit Union

Join a special group of volunteers who make a difference. As a member of the Board of Directors or Supervisory Committee, you will plan and direct your credit union's future, and ensure PPCU's assets are safe and sound. Training is provided.

To apply, send a letter of interest with your qualifications, postmarked by February 8, 2018 to: PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, 95126.

Feel free to call us to learn more about this opportunity.

New Debit Card Benefit

Our new Card Lock feature helps protect you against fraud. If your Debit MasterCard is ever misplaced, stolen or possibly compromised in a data breach, you can immediately lock your card to prevent unauthorized transactions. And unlock it later.



Here's how: Log in to your account and choose Card Management. Then click on the "Active" button on our mobile app, or the padlock icon on your desktop, and follow the prompts to lock or unlock your card.

You can lock and unlock your debit card at any time and as often as you need.

Helping Second Harvest Food Bank



Pacific Postal Credit Union has partnered with Second Harvest Food Bank's Stand Up for Kids campaign as a Silver Sponsor for 2018. Second Harvest feeds an

average of 89,000 kids and college students per month and could not do that without you, our amazing members! Because of you, we are fortunate to be able to support families and children in our community through Second Harvest's food and nutrition programs.

Share PPCU's Benefits with Your Family, Roommates & Postal/Civil Service Employees and Receive \$5

 \$5	Refer-A-Member REWARD COUPON
Name of Relative OR Roommate OR USPS/Civil Service Employee*	
Referred by (Your Name)	Your Member Number
<p>Receive \$5 in your account when your Referral opens a new membership. We will also waive the \$5 membership fee. Have the person you are referring attach this coupon to their member agreement when they join. Your account must be in good standing to receive reward. Coupon must be presented at time of account opening. *For complete membership eligibility details, call us at (800) 696-6009 or go to www.ppcu.org.</p>	

