

postal waves

Happy New Year!

A heartfelt thank you to our Members for your trust in PPCU, and our Volunteers for your guidance and dedication. You make a world of difference. We hope your New Year is filled with peace, joy and health.

PPCU Loan Rates

New Auto: **1.99%** APR¹

Used Auto: **2.49%** APR¹

Classic VISA: **8.49%** APR¹

Personal Loan: **6.99%** APR¹

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

Holiday Schedule

January 1, New Year's Day
January 21, Martin Luther King Day
February 18, President's Day
February 20, Staff Training

Mortgage Hotline

(877) 296-8728

HURRY-OFFER ENDS JANUARY 31, 2019!

Take the Chill Out of Winter Expenses...

Get a Personal Loan at PPCU for as low as **6.99%** APR*



We reduced rates to help you bundle your debt into one lower-rate balance.

- Discounted Rate as low as **6.99%** APR*
- Minimum loan is \$5,000
- Maximum loan is \$15,000
- Take up to 60 months to repay
- As an example, a \$5,000 loan for 60 months is only \$99 per month

Start the New Year off right. Don't miss out on this great rate discount. Apply today at www.ppcu.org.

Special loan rate ends January 31, 2019.

*APR = Annual Percentage Rate. Stated rate includes .25% APR discount for having PPCU Secure Checking and .25% APR discount for online loan approval. Loans and rates are subject to credit approval. Your rate is determined by your credit profile and may differ from the rates quoted. Monthly payment is approximate and based on a \$5,000 loan at a rate of 6.99% APR for 60 months. Offer valid for new personal loans funded December 1, 2018-January 31, 2019.

Earn a PPCU 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.

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 and 1/4% discount for applying online. Restrictions apply.

Enjoy Some Extra Cash by Skipping Your PPCU Loan Payment for January 2019

Skip-a-Pay Details:

- Offer applies to Vehicle and Personal Loans, and excludes Visa, lines of credit, HELOC, GPS and Mortgage loans
- You may skip your January, 2019 loan payment
- There is a \$40 processing fee per loan for this service
- Interest on your loan will continue to accrue during the month your payment is skipped



How to Activate Skip-a-Pay: Simply log in to online banking, click on Skip-a-Pay and select your loan.

*Offer is valid 12/3/18 – 1/31/19 and is subject to final approval by PPCU. The request must be received during the offer period and on or before your payment is due. Offer applies to loans in good standing and excludes the loan products given above. Other qualifications apply. For full disclosure, visit our web site at www.ppcu.org.

You Are Invited to Our Annual Meeting

Join us and hear how your credit union is doing, meet the members of our Board of Directors and Supervisory Committee, and elect new officers for the coming year. The event will be held on **March 14, 2019 at 7:00 pm** at PPCU's Main Branch located at 1040 Leigh Avenue in San Jose, 95126.

Are there any topics you would like us to cover?

We are happy to add them to the agenda – just send a note to the attention of Fardad Khosravi at the address above before February 14. We hope to see you there!

Don't Get Caught Without Coverage!

Get Free Cell Phone Protection for Damage or Theft



Cell phones can be costly. Now, you can receive **Free up to \$300 of Cell Phone Coverage*** to reimburse the cost of replacing or repairing your phone when you have our Secure Checking account.

Our Free Cell Phone Coverage Includes:

- Covers damage or theft
- Covers the first 3 phones listed on the cell phone bill (cell phone bill must be paid through this checking account)
- Up to \$300 per claim
- Up to two claims per year
- \$50 deductible per claim

Why PPCU's Secure Checking? In addition to Free Cell Phone protection, you receive many money-saving benefits, including **Loan Rate Discounts, a Debit MasterCard, Identity Theft Protection, Free 1st Order of Checks, Interest on any Balance, and much more**, all for just \$4.95 per month – which is less than the cost of a cup of coffee!

Open a Secure Checking account at www.ppcu.org and start your cell phone coverage today.

*Special Program Notes: The cell phone program descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please visit www.ppcu.org for more information.

Help Guide Your Credit Union

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

Join a special group of volunteers who make a difference by planning and directing your credit union's future, and ensuring PPCU's assets are safe and sound. Training is provided. To apply, send a letter of interest with your qualifications, postmarked by February 14, 2019 to: PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, 95126. Feel free to call us to learn more about this opportunity.