

postal waves

PPCU Loan Rates

New Auto: **2.24%** APR¹

Used Auto: **2.74%** APR¹

Classic VISA: **8.99%** APR¹

Personal Loan: **9.29%** APR¹

See bottom of this page for more information on our rates

Win a 0% APR¹ Loan!²

Finance your loan with us, & you are automatically entered into our monthly 0% drawing — you could win a no-interest loan!

Holiday Schedule

July 4, Independence Day

August 15, Staff Day

September 3, Labor Day

October 8, Columbus Day

Don't Let Summer Get Away Without a Vacation



Want to cruise the roads? Or sail the waters? We can help you do both with an RV, Boat or Jet Ski loan.

With rates as low as **4.50%** APR*, your monthly payment is only \$10³⁶ per \$1,000 borrowed for an RV or Boat loan, and \$18⁶⁴ per \$1,000 for a Jet Ski loan.¹

Make your summer fun. Apply today at www.ppcu.org.

*APR = Annual Percentage Rate. Rates subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Rates reflect a 1/4% discount with direct deposit to a PPCU Checking account. ¹Sample monthly payments are approximate and based on 120-month and 60-month terms. Call us for complete terms and conditions.

Visit Our New Oakland Branch

We recently expanded our operations through a merger on July 1 with the former East Bay Postal Credit Union in Oakland. As a result of combining our assets, we can now provide more convenience for those of you who live or work in the East Bay with an additional branch in the Oakland area. Located at 480 Roland Way, Suite 102, the office is open Monday – Friday from 9 to 5. Stop by and say hello. **Please note that this branch does not provide cash transactions at this time.**

PPCU Branch Locations and Hours

San Jose Main Branch
1040 Leigh Ave. San Jose, CA 95126-4129
Ph: 800.696.6009
Mon-Fri: 8am-6pm

North San Jose
1750 Lundy Ave., P.O. Box 612602
San Jose, CA 95161-2602
Ph: 408.437.8888
Mon-Fri: 9am-5pm
Postal Paydays: 7am-6pm

San Francisco
175 Mendell St., San Francisco, CA 94124-1741, Ph: 415.550.7207
Mon-Thu: 9am-5pm, Fri: 7:30am-5pm
Postal Paydays: 7:30am-6pm

Castro Valley
3636 Castro Valley Blvd. Suite #7
Castro Valley, CA 94546-4460
Ph: 888.793.0483
Mon-Fri: 9am-5pm, closed for lunch 1pm-2pm

Oakland
480 Roland Way, Suite #102
Oakland, CA 94614-0398
Ph: 510.568.7150
Mon-Fri: 9am-5pm

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 prior notice. All loans subject to credit approval. Actual rate offered is determined by the applicant's individual credit profile. Auto loan rates shown reflect 1/4% discount with direct deposit to a PPCU Checking account. Restrictions apply. ²0% APR drawing excludes mortgages, Visa card and lines-of-credit.





Go Places with our Low-Rate Motorcycle Loan

Why a Motorcycle? Uses less gas... Easier parking... Lower emissions... You can ride in the commute lane... And you can't beat the thrill of the ride...

With rates so affordable – as low as **3.75% APR*** – you can get it now.

Apply at www.ppcu.org.

* APR = Annual Percentage Rate. Rates subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Rates reflect a 1/4% discount with direct deposit to a PPCU Checking account.

Congratulations to our 2012 Scholarship Winners

Aserte Corpus, Kelsey D'Amico, Tremaine Eto, Allen Stiles and Justin Valdez each received \$1,000. Congratulations! We wish all of you much success.

PPCU offers scholarships each year to graduating high school students and current college and vocational school students.

Be sure to look for our 2013 Scholarship program next February on our web site at www.ppcu.org.



Need Dental or Vision Coverage?

As a PPCU member, you and your family can take advantage of these flexible insurance options available through the California Credit Union League.

- CIGNA Dental Care® – No deductibles, no claim forms, and no annual maximums when you choose a dentist from the Cigna network
- CIGNA Dental PPO – Visit any licensed dentist and get reimbursed for covered procedures
- Vision Service Plan – Annual eye exams, and lenses and frames every 24 months when you visit a participating doctor. Benefits are also available for out-of-network doctors.

Get your enrollment kit today by calling 888.293.4903, option 2 or visit www.ms dentalandvision.com.

Traveling? Here's How to Find Your Nearest No-Surcharge ATM Machine



Wherever you are this summer, it's easy to find your nearest surcharge-free CO-OP ATM location. Just use any of the following options:

- Use the ATM machines located at **Bank of the West, Costco and 7-Eleven stores** which are a part of the CO-OP network of no-fee ATMs.
- **Toll-Free:** Call 888.SITE.COOP
- **Online:** Visit www.co-opnetwork.org
- **Mobile Phone:** Text your Address or Zip Code or "City State" to 692667 (mycoop)
- **iPhone:** Download the free CO-OP Network Locator App from the iPhone App store
- **GPS:** Add the CO-OP Network ATM Locator database to your GPS