

postal waves

PPCU Loan Rates

New Auto: **1.74%** APR¹

Used Auto: **2.24%** APR¹

Classic VISA: **8.49%** APR¹

Personal Loan: **6.9%** 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 21, Staff Day
 September 2, Labor Day
 October 14, Columbus Day

Mortgage Line:
 (888) 469 1261

Balance Financial Fitness
 Counselors: (888) 456 2227

Get \$15,000 Cash at a Special Rate of as low as **6.9%**^{APR*}

For a limited time, we're discounting our Personal Loan rate. This is a great time to get away on a vacation, do some home improvements, consolidate bills or whatever you wish.

- At such a low rate – as low as **6.9%** APR* – **your monthly payments are less than \$20 for each \$1,000 you borrow***
- **Take up to 5 years to pay**
- **Borrow up to \$15,000***
- **Already have a personal loan?** You can refinance and add more money if you'd like.*
- **Hurry - this special offer is good from June 15 - July 31, 2013**

Apply today at www.ppcu.org. Or call us at (800) 696-6009 for an application. **Once your loan is funded, you're automatically entered into our monthly 0% APR* drawing – you could win 0% on your loan!²**

*APR=Annual Percentage Rate. Rates and terms subject to change. Not an offer of credit. All loans subject to credit approval. Your loan rate is determined by our credit profile and may differ from the rate quoted above. Monthly payment is approximate and is based on the rate quoted. If you wish to refinance your current PPCU Personal Loan, you must add a minimum \$5,000 to the loan balance. If you wish to refinance a loan from an outside lender, there is no minimum balance. Call us for complete terms and conditions.

Congratulations to our 2013 PPCU Scholarship Winners

Eli Feriante, Sawandeep Kaur, Dalvin-Jesean Martin, Yesenia Rascon and Timothy Yamaguchi each received **\$1,000**. All of us are wishing you every success for the future. We'll announce next year's scholarship program in February of 2014. Watch for it on our web site.

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. Auto and Personal loan rates shown reflect 1/4% discount with an active PPCU Checking account. Restrictions apply. ²0% APR drawing excludes mortgages, Visa card and lines-of-credit.



Need a Car Loan but are Concerned about a Low Credit Score?



If you have been turned down – or are afraid you'll be turned down – for an auto loan because of a low credit score, we may be able to help you get the car you need.

Our **GPS Auto Loan** is designed to help

those with lower-than-average credit scores.* Here's how it works:

- We'll finance New and Used Cars, Trucks and Vans*
- Rate is a very competitive 17.9% APR* – much lower than what most banks and dealers charge which is at least 21% APR* and higher
- You must meet other employment, debt and income requirements set by the credit union*
- A GPS unit is installed on your vehicle which helps to remind you, if needed, of your monthly payments.

Find out today if we can help you secure an Auto Loan at a reasonable rate. It's easy to apply. Go to www.ppcu.org or call our loan department at (800) 696-6009, option 2 to find out more.

*APR = Annual Percentage Rate. GPS Auto Loan covers New/Used cars, trucks and vans, and FICO Scores of less than 550. We will finance up to 75% of the New or Used retail value with a maximum loan amount of \$25,000 for New, and \$15,000 for Used, vehicles. Rates and terms subject to change without notice. Not an offer of credit. All loans subject to approval. Applicant must be currently and permanently employed for at least 3 months and have the ability to repay the loan. Other requirements apply. Call us for complete terms and conditions.

New Branch Hours

All PPCU Branch locations are open Monday through Friday from 9 am to 5 pm. Now that we offer many secure ways for you to access your account – including *Online Banking, Mobile Banking, ATMs and Zipline* – we streamlined our office hours to ensure that we provide you the best personal service possible while you are visiting us at any branch.

Don't forget that you can access your accounts 24/7 to make deposits* and get cash without a surcharge using your PPCU Debit MasterCard at any CO-OP ATM.

Here's how to locate a surcharge-free ATM near you:

- ✓ Call 888-SITE-COOP
- ✓ Go to www.co-opnetwork.org
- ✓ Text a street address, or zip code, or "city state" to 692667 (mycoop)
- ✓ In general, look for the CO-OP logo for surcharge-free ATMs, which include 7-Eleven, Walgreens, Costco and Bank of the West locations.

If you don't have a PPCU Free Checking account, your Debit Card can be used only at ATMs. To make purchases with your card, open our Free Checking account and you'll get a regular Debit MasterCard that can be used anywhere MasterCard is accepted. To apply, go to www.ppcu.org or drop by any branch.

* Check deposits up to \$5,000 will be available on the first business day after the day of your deposit. Check deposits above \$5,000 are subject to a 7-business-day hold.

One of the Best Ways to Save?

Improve your credit score. Credit scores determine how much you will end up paying for many purchases, including car loans, mortgages, credit cards and insurance. A good credit score can save you thousands over a lifetime.

If you are struggling with a low score, we can help you bring it up. Call our money management counselors at **BALANCE** – a free and confidential member service. BALANCE counselors will review your credit report with you and come up with a plan to improve your score. Call them at (888) 456-2227.

