

postal waves

Join the Club...It's on Us!

PPCU Loan Rates

- New Auto: **1.74%** APR¹
- Used Auto: **2.24%** APR¹
- Classic VISA: **8.49%** APR¹
- Personal Loan: **9.0%** APR¹

See bottom of this page for more information on our rates

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

- July 4, Independence Day
- August 20, Staff Training Day
- September 1, Labor Day
- October 13, Columbus Day

Mortgage Line:

(888) 469 1261

Balance Financial Fitness Counselors:

(888) 456 2227



For a limited time, when you fund a vehicle loan with PPCU, you will receive a **FREE 1-year membership for Emergency Roadside Assistance coverage from CU Auto Club, as a thank you from us.** (To learn more about CU Auto Club benefits, see the article on page 2)

Our low rates and flexible terms will get you into a new Car or Motorcycle for a summer road trip in no time. RVs, Boats and Jet Skis too. All are affordable with our low loan rates:

	Rate (as low as)	Term	Monthly Payment per \$1,000* (approx.)
Cars, Trucks, Vans	1.74%	72 months	\$15
RVs	3.5%	120 months	\$10
Motorcycles	3.5%	72 months	\$16
Boats	4.0%	120 months	\$11
Jet Skis	4.0%	60 months	\$19

Already have a vehicle loan elsewhere? Refinance and save with us.

Go ahead and get pre-approved to find out how much car you can buy today. Go to www.ppcu.org and apply securely online. We'll get back to you quickly.

As always, we give you more. Take advantage of this Free Auto Club Membership offer today!

Offer is valid July 10 - August 10, 2014.

*APR = Annual Percentage Rate. Rates are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Rates quoted reflect ¼% discount with an active PPCU checking account. Must apply for and fund loan from July 10 – August 10, 2014 to qualify for the Free Emergency Roadside Assistance Membership offer. Call us for complete terms and conditions.



CU Auto Club Benefits

- ✓ Emergency Roadside Assistance for Tire Changes, Lockouts, Jump Starts and Gas
- ✓ Emergency Towing
- ✓ Flat Tire Repair
- ✓ And much more



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

New Benefit!

Discover Worry-Free

Driving with Credit Union Auto Club



PPCU now offers **Credit Union Auto Club**, an emergency roadside assistance program created exclusively for credit union members. The service provides unparalleled service and value with a wide range of roadside services and travel-related benefits, including:

- ✓ Emergency Roadside Assistance for Tire Changes, Lockouts, Jump Starts and Gas
- ✓ Emergency Towing
- ✓ Flat Tire Repair
- ✓ And much more

Get a Free 1-Year Membership when you fund a Vehicle Loan from July 10–August 10. See more information on the front page.

The CU Auto Club's professional customer service team is just a phone call away and ready to help you get back on the road 24/7 across the U.S. and Canada. The annual fee is only \$47 per individual. Family plans are also available. For more information and to sign up, click on the CU Auto Club link on our home page at www.ppcu.org.

Don't Miss Out on Sprint Discounts

Start saving now with Sprint's PPCU Member Discounts.* You or your business could save hundreds each year.

- **Save 10%** on select regularly priced Sprint Personal monthly service plans OR
- **Save 15%** on select regularly priced Sprint Business monthly service plans



Sprint will also waive both the activation fee on new lines (up to \$36 in savings) and any upgrade fee (up to \$36).

To claim your discount, go to www.ppcu.org and click on the Sprint Savings banner, or visit LoveMyCreditUnion.org/Sprint. Follow the instructions to sign up. When prompted, use Corporate ID: NACUC_ZZM.

*Terms and conditions apply.

Take a Vacation and Save

There's still time to plan a getaway for the summer. Here are two ways to save:

1) Get 5% cash back on qualifying travel¹ when you book through CUonVacation.

Simply book your travel online or by phone, enjoy your vacation, then mail in your receipts and receive 5% Cash Back! CUonVacation also offers a 100% Lowest Price Guarantee.¹ Get started by calling 800.440.8464 or click on the CUonVacation rotating web banner on our web site (www.ppcu.org) and book today.



2) Cover your vacation costs – up to \$15,000 – with an affordable Personal Vacation Loan. With rates as low as **9.0% APR**,* you can be on your way to paradise in no time! That's less than \$15 per month for each \$1,000 that you borrow (60-month term).

Apply securely online at www.ppcu.org or drop by any branch. Make some special vacation memories today – you deserve it.

¹Call 800.400.8464 for terms and conditions or go to PacificPostal.CUonVacation.com/Member-Benefits for details. CST#1018299-10. *APR=Annual Percentage Rate. Rates and terms subject to change. All loans subject to credit approval. Your rate is determined by your credit profile and may differ from the rates quoted above. Rate given reflects ¼% discount with an active PPCU checking account. Monthly payment is approximate and is based on the rate and term given. Call us for more information.

Our Scholarship Winners

Congratulations to Alexandra Drechsler, Maricela Flores, Justin Taiki Fukada, Corelise Specht and Marvin Valdez. Each of these outstanding students received a cash award of \$1,000 for their academic and personal achievements. Best wishes to you all. Look for our next year's scholarship program announcement during the first part of 2015 at www.ppcu.org.

