

postal waves

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 3, Independence Day
 August 19, Staff Training
 September 7, Labor Day
 October 12, Columbus Day

Mortgage Line

(888) 469-1261

Balance Financial Fitness Counselors

(888) 456-2227

New! Protect Yourself and Your Family From ID Theft with Our Secure Checking Account

Every two seconds, another individual becomes a victim of identity fraud. In 2014 alone, 12.7 million Identity Fraud victims lost over \$16 billion.¹ Recovering from such losses and clearing your credit takes time and money.

We don't want this to happen to you. That is why we are now offering a new checking account – called **Secure Checking** – designed to help safeguard you and your family against identity fraud. Secure Checking is full of features that include:

- Free Debit MasterCard
- Loan rate discounts
- Interest-earning
- Unlimited transactions
- Unlimited check-writing
- Free Online Bill Pay
- Person-to-Person Payment Service
- Overdraft Protection
- **New – Anytime Deposit** allows you to deposit checks using your mobile phone (coming soon)
- **New – IDProtect®** – Identity Theft Protection Service

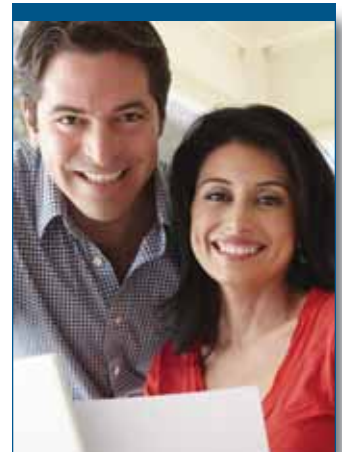
What is IDProtect®? IDProtect® protects you and your eligible family members with our comprehensive *Identity Theft Protection Service* that includes credit file monitoring, 3-in-1 credit report, expense reimbursement, fully managed resolution and more. IDProtect® offers peace of mind knowing that you are protected for any identity fraud event – financial or otherwise – anywhere in the world even if the event has nothing to do with your PPCU account.

You receive all of these benefits for only \$4.95 per month, an investment that more than pays for itself given the cost of identity fraud when it comes to loss and recovery.

Isn't your peace of mind worth protecting? Protect yourself and your family from the pain and hassle of identity theft with our **Secure Checking** account. Call us at 800.696.6009 to learn more about this valuable service, or apply today at www.ppcu.org. **If you opened our older free checking account prior to June 1, we will be transitioning your account to our new Secure Checking account on August 1. You should have received a letter from us in June explaining this change and your checking account options.**

¹ Javelin Strategy and Research. Identity Fraud Survey Report, March 2015

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 loan rates are promotional rates. 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.



Secure Checking



Looking to Save on Your Wireless Bill?

Then say hello to the **Sprint Credit Union Member Discount**. As a member of PPCU, you can save a lot on your wireless bill each year.

Get a **10% discount** for individuals and a **15% discount** for businesses on select regularly-priced Sprint monthly service, and have your activation and upgrade fees waived (up to \$36 in savings). Use Corporate ID NACUC_ZZM for individuals, and for businesses, use NACUC_ZDS_ZZM.

To get your Credit Union Member Discount: Call 877.SAVE.4CU (877.728.3428), let them know you are a credit union member and use one of the Corporate ID codes above, or go to LoveMyCreditUnion.org/Sprint. You can also visit your nearest Sprint store.

Enjoy More Free Time This Summer & Win \$1,000



During **June and July**, every time you make an online bill payment, you are entered to **WIN \$1,000**. Paying your bills online is free, safe and convenient. You can:

- Set up individual and business payees easily and quickly.
- Simply and securely track and manage your finances all in one place through your Online Banking account.
- View and schedule your online bill payments in advance or on a recurring schedule for added convenience.
- Set up payment reminders to help keep track of when your payments are due.

Every bill payment qualifies as an entry to win. The more bills you pay online, the more chances you have to win, so go to www.ppcu.org and start paying your bills online today.

Summer Fun Just Got More Affordable



We lowered our already competitive loan rates even further for RVs, Motorcycles, Boats and Jet Skis. See just how low your monthly payments can be:

	RVs	Boats	Motorcycles	Jet Skis
Rate (APR* as low as)	2.50%	3.74%	2.74%	4.00%
Monthly Payment per \$1,000 borrowed*	\$10 <small>for 120 months</small>	\$10 <small>for 120 months</small>	\$16 <small>for 72 months</small>	\$19 <small>for 60 months</small>

Already have a loan elsewhere? Save by refinancing and lower your payments.

Start your summer fun now. Get pre-approved & apply today at www.ppcu.org.

*APR=Annual Percentage Rate. Rates and terms subject to change. Not an offer of credit. 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 payments are approximate and are based on the rates and terms given. Call us for more information, including complete terms and conditions.

PPCU Scholarship Winners

Congratulations to members Terrick Eto, Joslyn Garcia, Chelsea Salvador, Ashaki Scott and Catherine Scott. They each received \$1,000 for their academic and personal achievements. We wish you every success for the coming year.

PPCU awards five \$1,000 scholarships each year to graduating high school and current college and trade school students who are continuing their education. Check our web site in February when we announce our 2016 Scholarships.

