

postal waves

Get a 1/2% Rate Discount! See Below.

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

- August 17, Staff Training
- July 4, Independence Day
- September 5, Labor Day

Mortgage Line

(888) 469-1261

Balance Financial Fitness Counselors

(888) 456-2227

We are Proud of Our Postal Heritage and Those We Serve



16 postal individuals and a small metal cash box.

That was the beginning of Pacific Postal Credit Union back in 1931 (see photo at left). Their purpose was to provide credit to postal employees who needed it. 85 years later, we still proudly serve the postal community, their families and now civil

service employees. While we have outgrown that metal cash box many times over, our mission today remains the same and focused on what's most important – bettering our members' financial lives. Thank you for letting us do so for 85 years! We look forward to continuing that mission for you and your family.



To Celebrate 85 Years, We are Offering a Limited-time Rate Discount on Refinances

Beginning July 15, get a **1/2% APR* rate discount** off your qualifying loan rate when you **REFINANCE** a vehicle loan that you presently have elsewhere.

This includes Cars, Trucks, Vans, RVs, Travel Trailers, Boats, Motorcycles and Jet Skis. Depending on the vehicle, your new rate could be as low as **1.49% APR*** and save you money. You could also win one of several **\$85 Visa Gift Cards** when you fund your loan with us.*

Go to www.ppcu.org for rates and to apply online. Or talk to us today to learn more. Hurry, this 85th Birthday offer ends on August 15, 2016. *Call us for full disclosures.

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. Restrictions apply. ²0% APR drawing excludes mortgages and Visa card.



Good News! You Can Now Use Your PPCU Visa Card at Costco

Get great merchandise and exceptional prices, plus enjoy all the benefits you have now when you pay with your **PPCU Visa**.



Costco is one of the world's leading retailers, dedicated to providing you with the best possible prices on quality, brand-name merchandise. And they now accept your PPCU Visa Card.

Don't yet have a PPCU Visa? Enjoy a competitive rate as low as **8.49% APR*** along with many other money-saving benefits including no fees for balance transfers, foreign transactions or cash advances. No annual fee either. Apply today at www.ppcu.org.



Escape...with Affordable RV, Boat & Motorcycle Loans

Explore the outdoors this summer! Cruise the waterways, highways or the backroads without breaking your budget. See 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 \$5,000 borrowed*	\$48 <small>for 120 months</small>	\$51 <small>for 120 months</small>	\$76 <small>for 72 months</small>	\$93 <small>for 60 months</small>

Have a loan elsewhere? Get a 1/2% rate discount when you refinance with us. See page 1 for more info.

Escape today... Get pre-approved and apply securely at www.ppcu.org.

*APR = Annual Percentage Rate. Rates and terms are for new vehicles and 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.

Important Update About Surcharge-free ATM Locations

Beginning July 31, 2016, Walgreens ATMs will no longer be surcharge-free. You will still have access to nearly 30,000 surcharge-free ATMs, giving you more fee-free access to your money than most bank customers do.

For surcharge-free ATM locations, look for the **CO-OP** logo, which generally include **7-Eleven, Costco and Bank of the West ATMs**. Or use the following to find your nearest CO-OP location:



- **Mobile Phone:** Text your location to 692667 (MYCOOP)
- **iPhone and Android Apps:** Download the free CO-OP Locator App from iTunes and Google Play
- **Online:** Go to www.co-opnetwork.org
- **Toll-free:** Call 1.888.SITE.COOP

Do You Have a PPCU Secure Checking Account?

If yes, make sure you activate your identity theft protection benefit - IDProtect® - and protect yourself, your joint account holders and eligible family members.¹



IDProtect is one of the many perks of your Secure Checking account. IDProtect monitors and protects your identity and credit files 24/7 and alerts you immediately when there is any activity or threat. If there is a breach, you are assigned a dedicated fraud specialist who will work with you until your credit and identity are restored. You also have free access to your credit report, credit score and more.

Activate your Identity Theft Protection benefits today at www.idprotectme247.com and protect yourself and your family. Use Access Code CA432221 to get started.

¹For full disclosures and more information about IDProtect, go to www.idprotectme247.com or call us at (800) 696-6009.

Rates reflect 1/4% APR* discount with an active PPCU Secure Checking account. Monthly payments are approximate and based on the rates and terms given. Call us for more information and disclosures.