

# postal waves

## PPCU Loan Rates

New Auto: 1.74% APR<sup>1</sup>  
 Used Auto: 2.24% APR<sup>1</sup>  
 Classic VISA: 8.49% APR<sup>1</sup>  
 Personal Loan: 9.0% APR<sup>1</sup>  
 More rates available. See bottom of this page for more information

## Win a 0% APR<sup>1</sup> Loan!<sup>2</sup>

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 16, Staff Training Day  
 September 4, Labor Day  
 October 9, Columbus Day

## Mortgage Line

(888) 469-1261

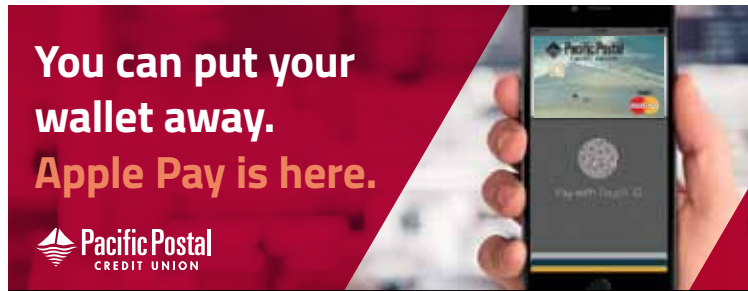
## Balance Financial Fitness Counselors

(888) 456-2227

## Apple Pay is Here for Debit MasterCard!

In-Store or In-App, Apple Pay sets a new standard as the simple, secure, private way to pay

- Pay with your current Debit card using an iPhone 6 or above
- Accepted at thousands of participating merchants
- Keeps account information anonymous with powerful behind-the-scenes security
- Free to our members – message and data rates may apply, depending on your mobile plan



You can put your wallet away.  
 Apple Pay is here.

**Getting started is easy:** Just register your Debit card in your Wallet app and you're good to go. Making a purchase in a participating store is as easy as holding your phone near the merchant's contactless reader, with your finger on the phone's Touch ID sensor.

**Don't forget – Apple Pay works with your PPCU Visa card too!**

## You Can Move, But Your Accounts Don't Have To!

If you find yourself moving to another home beyond the bay area, please know that you don't have to hassle with closing your accounts just because you're moving away.

**Your PPCU accounts – along with many of our low-cost products and services – are always at your fingertips no matter where you are, just by using our free convenience services.** Our new Online & Mobile Banking, Zipline Bank-by-Phone and ATM services allow you to do many everyday transactions without the need for a branch. You can check balances, transfer funds, pay bills, apply for a loan, make deposits, get cash and many other tasks as well. And, we're just a phone call or email away!

So if the time comes for you to move, remember that you don't have to move your accounts and give up your PPCU benefits. Need more information? Give us a call at (800) 696-6009 and we'll be happy to help!

<sup>1</sup>APR=Annual Percentage Rate. For a complete list of loan and deposit rates, go to [www.ppcu.org](http://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. <sup>2</sup>0% APR drawing excludes mortgages, lines of credit and Visa card.

## Are You Using Our New, Improved Online Banking?

We hope you are taking advantage of all the new time-saving features, such as Picture Pay (see right), your personal dashboard, and enhanced account alerts. Also, make sure you download and use our **new Mobile Apps for both Android and iPhone.**



**Not online yet? Stay on top of your accounts anytime, anywhere and register today at [www.ppcu.org](http://www.ppcu.org).** To get started, click on the "Log in" button in the upper right and then click the "New User Registration" link. Don't hesitate to call us if you need help.

## Help Your Family & Friends Save

**Give the Gift of Membership and receive \$5!** Share PPCU's money-saving benefits with your family members (it doesn't matter where they live or work) and any roommates who live in your household. Do you know someone who works in civil service, including the USPS? They can join too!\*

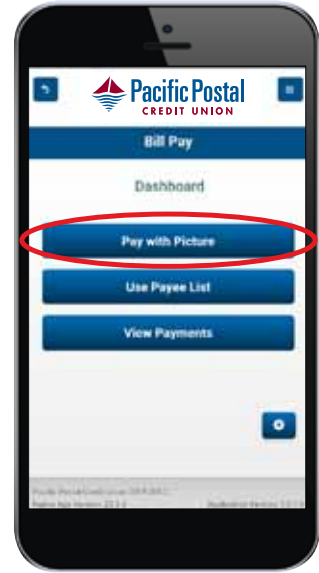
**There's nothing to lose and everything to gain – fewer fees, lower loan rates, one-on-one service and more.** Plus, you receive **\$5** for every new member you refer when they join. We'll waive the \$5 processing fee too. Just have your referral submit the coupon shown here with a completed membership agreement form that you can download along with the \$5 coupon at [www.ppcu.org](http://www.ppcu.org).

\*For a complete list of membership eligibility, call us or go to [www.ppcu.org](http://www.ppcu.org).

## What is Picture Pay?

**P**aying bills just got easier with **Picture Pay on our Mobile Banking App. Simply take a picture of your paper bill and Picture Pay does the rest.** Picture Pay automatically reads any bill and then makes a payment from your checking account. No need to type in the payee or account number.

**How do you get started?** Log in to our Mobile Banking App, go to "Bill Pay," select "Pay with Picture" and follow the prompts. It's quick & easy!



## Our Scholarship Winners Are...

**Congratulations to Madelyn Couderc, Stephanie Hoff, Mariel Palacio, Christian Simeon and Katerina Stefanescu!** These outstanding students each received \$1,000 for their academic and personal achievements. We wish all of you the very best! Look for next year's Scholarship announcement during the first part of 2018.

**Did you know...we also help young adults and teens jump start their savings and become money smart with our One Pack (age 18-24) and Teen Pack of benefits** that include a high-yield savings account, special web sites covering money, college and career topics, no-credit-required loans & credit cards (for age 18-24) and free checking with a debit card for teens age 14-17. Learn more at [www.ppcu.org](http://www.ppcu.org) or give us a call.

 <b>\$5</b>	<b>Refer-A-Member REWARD COUPON</b>
Name of Relative OR Roommate OR USPS/Civil Service Employee*	
Referred by (Your Name)	Your Member Number
<p><b>R</b>eceive \$5 in your account when your Referral opens a new membership. We will also waive the \$5 membership fee. Have the person you are referring attach this coupon to their member agreement when they join. Your account must be in good standing to receive reward. Coupon must be presented at time of account opening. *For complete membership eligibility details, call us at (800) 696-6009 or go to <a href="http://www.ppcu.org">www.ppcu.org</a>.</p>	