

postal waves

PPCU Loan Rates

New Auto: **2.24%** APR**

Used Auto: **2.74%** APR**

Classic VISA: **8.99%** APR**

Personal Loan: **4.99%** APR**

See bottom of this page for more information on our rates

Win a 0% APR* Loan!**

Finance your loan with us, & you are automatically entered into our monthly 0% drawing — you could win a no-interest loan!

Holiday Schedule

October 10
Columbus Day

November 16
Staff Training

November 24
Thanksgiving



Expenses on Your Mind? Relax...We Have a Solution

Our Fall **4.99%** Loan Special

Take care of things planned or unplanned — holiday gifts, bills, home improvement, travel...whatever you need right now. Here's how it works:

- * We've discounted our Personal Loan rate to as low as **4.99%** APR*
- * Use up to **\$20,000** to spend as you wish
- * Pay only **\$18⁸⁶** per month for every \$1,000 you borrow*
- * Take up to **60 months** to pay

Make life easier and take action now. Apply at www.ppcu.org or at any branch. This special **4.99%** APR* rate is good from October 15 through January 15, 2012.

Take the guesswork out of gifting.

DeluxeCard Visa Gift Card

It's just what they want.*

Take care of your **Holiday Shopping today!**

Purchase at any PPCU Branch in amounts starting at \$20.*

*There is a retail fee of \$5 per card.

*APR = Annual Percentage Rate. Rates and offer are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Sample monthly payment is approximate and based on the terms given. Must apply for and fund the same loan during promotional period, October 15, 2011 – January 15, 2012, to qualify for offer. Not valid with any other offers, discounts or current PPCU loans. Call for complete terms and conditions.



** APR = 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 prior notice. All loans subject to credit approval. Actual rate offered is determined by the applicant's individual credit profile. Auto and personal loan rates shown reflect 1/4% discount with direct deposit to a PPCU Checking account. Restrictions apply. 0% APR drawing excludes mortgages, Visa card and lines-of-credit.



Try Our New and Better Online Banking —Starts October 17

Our brand new Anytime Branch Online Banking & Bill Pay Program is easier to use, and offers more features that make banking online a breeze. You can:

- * View images of **Cleared Checks**
- * Set **Email Alerts** to stay on top of your money
- * Analyze your account transactions by using a built-in **Personal Finance Management Tool**
- * Bank almost anywhere with **Mobile Banking** – use your **smart phone or iphone** to check your accounts and pay bills from wherever you are
- * And much more

Setting up your new login is easy: *On or after October 17,* visit our Web site at www.ppcu.org and click on the “**First Time**” button in the Login Box located in the upper right page. Follow the instructions to set up your new password and security questions. Once that is done, click the “**Finish**” button and you’ll have immediate access to your accounts.

We think you will love the new features and services. If you have any questions or need help, call us at 800.696.6009.



Get Free Movie Tickets!



Beginning October 15, refer a new member and when they join, you’ll each receive **2 Free Movie Tickets plus \$10 each** (for popcorn!).

There’s nothing to lose and much to gain – low loan rates, personal service and fewer fees.

To get your \$10 and Free Movie Tickets, fill out the Coupon below and have your Referral bring it in to any branch and join. We’ll even waive the membership fee.

Offer is good from October 15 – December 31, 2011.

Who can join? Anyone who is employed by or retired from the USPS or Civil Service; any Family member of these individuals, and Family members of current PPCU members. Call or go to www.ppcu.org for complete membership eligibility information.

*Offer valid for: 1) Current members who refer an eligible new member who joins during promotion dates, October 15 - December 31, 2011. Referral coupon with their name and member # must be submitted when the new member account (S1) is opened; and 2) New members who open a new S1 account during promotion dates. Go to www.ppcu.org for complete information, forms and membership eligibility.

\$10 Refer-A-Member Coupon

Relative’s Name OR USPS/Civil Service Employee’s Name _____

Referred by (Your Name) _____ Your Member Number _____

This coupon waives the \$5 membership fee and is valid from 10/15/11 - 12/31/11. Have your postal or civil service co-worker or family member attach this coupon to their Member Application when they join. When the account is opened, we’ll deposit \$10 to your account and the new member account. Sponsor’s account must be in good standing to receive reward. Coupon must be presented at time of account opening.

We’ve Given Over Half a Million \$\$\$ of “Free” 0% Loans

Since we started the monthly 0% drawing in 2008, 42 lucky members have received their auto or personal loan at 0% APR. **You could be the next winner!** When you fund a loan*, your name is automatically entered into our monthly drawing. If you win, you won’t have to pay any interest for that loan. **Apply for our 4.99% Fall Loan Special, and you’re entered!**

*Excludes mortgages, Visa card and lines-of-credit. APR=Annual Percentage Rate. Offer subject to change without notice. To be eligible for the 0% APR rate, member’s accounts must be in good standing with no defaults.