

postal waves

PPCU Loan Rates

New Auto: **2.24% APR¹**

Used Auto: **2.74% APR¹**

Classic VISA: **8.99% APR¹**

Personal Loan: **9.29% APR¹**

See bottom of this page
for more information on
our rates

Win a 0% APR¹ Loan!²

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

Holiday Schedule

October 8, Columbus Day
November 12, Veterans Day
November 14, Staff Day
November 22, Thanksgiving
December 25, Christmas Day
January 1, New Years Day

Mortgage Line:
(888) 469 1261

Balance Financial Fitness
Counselors: (888) 456 2227

Thinking About a New Car? Make Us Your First Stop



Before you buy anything, check with us first. You don't want to miss out on an affordable rate.

Our new auto loan rates are as low as **2.24% APR¹**, which means your monthly payment is only about \$15 per \$1,000 borrowed.

Already have a car loan with another bank, credit union or other lender? We may be able to lower your monthly payments just by refinancing. Rates are as low as **2.74% APR¹** for used autos.

Apply today or call our Loan Department at (800) 696 6009, option 2 for more info.

* APR = Annual Percentage Rate. Rates subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Rates reflect a 1/4% discount with direct deposit to a PPCU Checking account. Sample monthly payment is approximate and based on a 72-month term. Call for complete terms and conditions.

Live or Work in the East Bay?

Stop by our full-service Castro Valley and Oakland branches. We can help you with loans, deposits, new accounts and more.

Castro Valley


3636 Castro Valley Blvd. Suite #7
Castro Valley, CA 94546-4460
(888) 793 0483
Hours: Mon-Fri 9am-5pm,
closed for lunch from 1-2pm

Oakland

480 Roland Way, Suite # 102
Oakland, CA 94614-0398
(510) 586 7188
Hours: Mon-Fri 9am-5pm

We also have branches in San Jose and San Francisco. Go to www.ppcu.org or call us for a list of locations.





Put More Money in Your Pocket

with our Classic Visa Card

still as low as 8.99% APR*

Apply today at www.ppcu.org



*APR=Annual Percentage Rate. Actual rate offered depends on individual credit rating; your rate may be higher. We conduct balance transfers by issuing a check to your other creditors using a cash advance to your new Visa account. Rates and terms subject to change without notice. Call for complete terms and conditions.

Avoid Fees and Stay on Top of Your Finances with e-Alerts

Want to know when your balance falls below a certain amount? Do you need to be reminded that your loan is due? Or do you want to be alerted when certain purchases, deposits and withdrawals are made on your account?

Alerts can tell you all of that and more. Here's how to set them up:

1. Log in to your account at www.ppcu.org.
2. Go to the Accounts tab and select the "Alerts" option.
3. Click on "Add New Alert." Here, you'll find several types of alerts from the drop down menu.
4. Select an alert type and complete the required fields.
5. Then, choose whether you want to be notified by Text message or Email or both. You can also decide when you receive the alerts by setting "Quiet Time" under the Contact Manager tab.

You can change or delete the alerts at any time. Give it a try. If you have questions, talk to us at (800) 696 6009.

How to Avoid Overdraft Fees

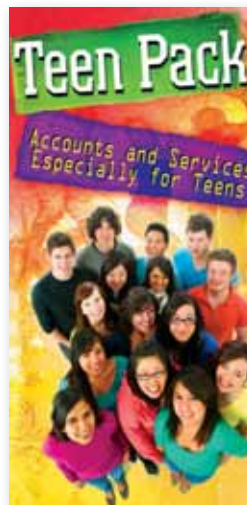
Overdraft Fees can add up quickly. Here's what you can do to help avoid these fees.

- **Maintain and balance your checkbook** to keep up with your current balance.
- **Set up "Alerts"** – Log in to online banking and create alerts that will notify you by Email and/or Text messages when your account balance falls below an amount that you determine. You can set up alerts for any of your accounts, including both deposit and loan accounts. See the article on this page about e-Alerts to learn how.
- **Check your balance** before you use your debit card or write a check, by logging in to online banking on a PC or your mobile phone, or calling Zipline at (800) 339 4818. Remember that the balance you see doesn't include any outstanding transactions, but it will at least give you a general idea of the amount in your account.
- **Open an Overdraft Line of Credit** which will automatically cover checking overdrafts. Apply online or at any branch.

Convenience for You and Your Teens

Our **Teen Debit Card** gives you both freedom and convenience. No need to hassle with cash or worry about overspending, since you can monitor and transfer money into your teen's linked checking account as needed.*

Our **Teen Package** of services also includes a high-rate savings plan, an educational web site for teens about money management, and scholarships. Go to www.ppcu.org or call us at (800) 696 6009 to find out more.



*For members age 14-17. An adult must be a joint member on the checking account. Normal overdraft policies apply.

