

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

Holiday Schedule

October 14, Columbus Day
November 11, Veterans Day
November 20, Staff Training Day
November 28, Thanksgiving Day
December 25, Christmas Day
January 1, New Year's Day

Mortgage Line:

(888) 469 1261

Balance Financial Fitness

Counselors: (888) 456 2227

Stop Dreaming and Get the Car You Want and a **\$50 Gas Card** – Hurry – Offer Expires October 14!

You and your family members will save a lot with our low Auto Loan rates – now as low as **1.74%** APR* for New, and **2.24%** APR* for Used, Cars, Trucks & Vans.

- ✓ That's less than **\$15 per month for each \$1,000** you borrow.*
- ✓ Plus, receive a **\$50 Gas Card** with your funded loan.*
- ✓ Already have a vehicle loan elsewhere? **Refinance and save with us.**
- ✓ **Even if you or a family member have been turned down for a loan before** because of a low credit score, we still may be able to help you get the car you want.**

Stop dreaming and **apply today at www.ppcu.org**. You'll get a **\$50 Gas Card** once your vehicle loan is funded.*

Have you been turned down for an auto loan before?

Or are you afraid you'll be turned down because of a low credit score?

If yes, we still may be able to help you get the car you need. Our GPS Auto Loan is designed to help those with lower-than-average credit scores.**

Give us a try – it doesn't cost you anything to apply. You'll also receive a \$50 Gas Card with your funded loan.*

*APR - Annual Percentage Rate. Monthly payment is an estimate and based on the lowest rate of 1.74% over 72 months. Rates reflect a 1/4% discount with an active PPCU checking account. Not an offer of credit. All loans subject to credit approval. Call for complete terms, conditions

and rates for all of our vehicle loans. To qualify for the Gas card, you must apply for, and fund a vehicle loan (cars, trucks, vans, motorcycles, boats, RVs, travel trailers, jet skis) from August 29 - October 14, 2013, and the loan must be a new PPCU loan or a refinance from an outside lender. Applicant/family member must be a PPCU member to apply. **Refers to our GPS Auto Loan designed to help those with lower credit scores; terms and conditions apply. Rates, terms and offer are subject to change without notice.

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 and Personal loan rates shown reflect 1/4% discount with an active PPCU Checking account. Restrictions apply. ²0% APR drawing excludes mortgages, Visa card and lines-of-credit.



Now You Can Instantly Send Money to Anyone - a Relative, Friend, Babysitter, Gardener

It's easy with our new **Person-to-Person (P2P)** payment service. All you need is an email address or mobile number to send money to almost anyone from your PPCU account.

P2P, powered by PayPal™, is fast and secure. Here's how it works:

1. Once you've logged in to your PPCU account at www.ppcu.org, go to the "Transfers" tab and select the "Person-to-Person" option.
2. Add the person that you wish to pay and enter either their email address or mobile number (or both).



3. Select the account you wish to use to fund the payment.
4. Select the recipient and then complete the transaction.*
5. Enter the amount of money you want to send.

A text or email message will then notify your recipient that you have sent money via PayPal. Your recipient receives the money by logging into their PayPal account. If they do not have a PayPal account, the person will be prompted to create a free PayPal account in order to access the money.

Why P2P? It's quick, easy and paperless. Your friends, family and others no longer have to wait for a check to arrive in the mail. Try it today.*

*There is a \$1 charge for each transaction.

Join Us at Our Annual Meeting

Hear how your credit union is doing and elect new officers for the coming year at our next Annual Membership Meeting on March 13, 2014. The meeting will be held at 7 pm at the Main Branch, 1040 Leigh Avenue in San Jose. If there are any issues you would like us to cover, submit them to the attention of Jan Meere at the address above before February 13, and we'll be sure to add your topics to the agenda.

Need an ATM Card but Don't Qualify for Our Free Checking Account?

If you don't qualify for our free checking account (and have a PPCU Savings account in good standing), we'll provide you with an ATM card that you can use at ATM machines only. The ATM card is not valid for purchases but does allow you to access your account and make withdrawals and deposits* at participating ATMs.

Here's how to locate a surcharge-free ATM near you:

- ✓ Call 888-SITE-COOP
- ✓ Text a street address, or zip code, or "city state" to 692667 (mycoop)
- ✓ Go to www.co-opnetwork.org
- ✓ In general, look for the CO-OP logo for surcharge-free ATMs, which include 7-Eleven, Walgreens, Costco and Bank of the West locations.

*Check and cash deposits up to \$5,000 will be available on the first business day after the day of your deposit. Amounts above \$5,000 are subject to a 7-business day hold.



Help Plan Your Credit Union's Future

Become a member of our Board of Directors or Supervisory Committee. As a volunteer, you'll join a special group of individuals who make a difference by helping direct PPCU's business and ensure the safety and soundness of the credit union's assets. Ongoing training is provided. To apply, send a letter of interest with your qualifications, postmarked by February 13, 2014 to: PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, 95126. Feel free to call us for more information.

