

# postal waves

## Help Your Family Build a Brighter Future!

**And Get Paid For It!**



Membership pays at PPCU! Simply refer a Family Member, a Postal or Civil Service Employee, or Roommate, and when they join, both of you each receive:

- A super high **0.85%** APY\* on your first \$1,000 in a special **85<sup>th</sup> Anniversary Savings account**
- **\$8.50** cash deposit in your account
- Get a Free heavy-duty **85<sup>th</sup> Anniversary Tote**, too!
- We'll also waive the new membership fee for the person you refer



Why Join? With 85 years of service, you can be confident we will help improve your monthly cash flow with:

- **Fewer fees** than what you pay at the banks
- **Low cost loan options** for vehicles, cash, visa cards, bill consolidation and more
- **Free and easy** online and mobile access to your accounts, and so much more!

Why not help those you care about build a brighter future now? To get your **\$8.50 cash**, **0.85% APY\* Savings Account** and **Free Anniversary Tote Bag** for both you and the person you refer, fill out the coupon below and have your Referral bring it in to any branch and join.

**PPCU REFERRAL COUPON - Referring member and new member each receive \$8.50 cash, 0.85% APY\* Anniversary Savings Account and Free Tote Bag**

Referring Member (Your Name) \_\_\_\_\_

Your Member # \_\_\_\_\_

This coupon also waives the \$5 fee to join PPCU. Have your Referral attach this coupon to their membership application. For forms, details and disclosures, go to [www.ppcu.org](http://www.ppcu.org) or call us. Offer valid Oct 1- Dec 31, 2016 and is subject to change.

Refer as many people as you'd like! Coupon may be duplicated or go to [www.ppcu.org](http://www.ppcu.org) for copies

\*APY=Annual Percentage Yield. 0.85% APY applies to first \$1,000 through December 31, 2017; balances above that earn the regular share rate. Offer also applies to new members who join during offer period without being referred. We will open the 0.85% Anniversary Savings account for new members when they join at any branch. For Referring Member/Sponsor: to receive your 0.85% Anniversary Savings account once your referral joins PPCU, simply visit any branch or fill out a Membership Application form (download at [www.ppcu.org](http://www.ppcu.org)) and request the Anniversary Savings account, sign the form and then mail back to us. One (1) 0.85% Anniversary Savings account per member. For details, including membership eligibility and disclosures, go to [www.ppcu.org](http://www.ppcu.org) or call us. Offer good from October 1- December 31, 2016 and is subject to change. Free gift may be substituted with item of similar value.

<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.

### 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>

See bottom of this page for more information on our rates

### 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

October 10, Columbus Day  
November 11, Veterans Day  
November 16, Staff Training  
November 24, Thanksgiving Day  
December 26, Christmas Day  
January 2, New Years Day

### Mortgage Line

(888) 469-1261

### Balance Financial Fitness Counselors

(888) 456-2227



## Fall is a Great Time to Buy a Car...and We Can Help!



Many dealers are still moving out their previous model year cars and may be more likely to offer a good deal. We can help you save money and make the buying process easy and painless:

✓ **First, get pre-approved for a PPCU auto loan.** You will then know up front how much you can afford to purchase. Plus, you're less likely to be influenced by expensive financing offers or add-ons that will exceed your budget. You can apply today at [www.ppcu.org](http://www.ppcu.org). **Rates are as low as 1.74% APR<sup>1</sup> and terms up to 85 months are available.**

✓ Then streamline the car buying process and save money by using our **member car buying resources – AutoSMART and TRUECar.** AutoSMART makes it easy to research cars, get and compare quotes, and obtain financing with us. TRUECar shows you what others paid for a vehicle, so you never overpay. You can also request quotes and get guaranteed savings off MSRP without the need to haggle. To get started, go to [www.ppcu.org](http://www.ppcu.org) and click on Vehicle Loans under the Products menu where you will see the TRUEcar and AutoSMART site links.

Questions? Feel free to call our Loan Department at (800) 696-6009, option 2.

## For Greater Fraud Protection, Use the EMV Chip on Your PPCU Visa Card



Even though your PPCU Visa can be used both ways (magnetic stripe and chip functions), we urge you to pay with the EMV chip option wherever possible. Why? The EMV chip is a more secure way to use your card and therefore provides better protection from fraud and liability. Each time you make a purchase using the EMV feature, the chip creates a unique code that cannot be used again. This makes it more difficult for someone to steal the card data and use it illegally.

## Do You Have an iPhone SE or iPhone 6 or Above?

Paying is easy and secure with your PPCU Visa Card and Apple Pay. And because your card details are never shared by Apple, making purchases with Apple Pay is the safer, more private way to pay.

Here's how to use your PPCU Visa card and Apple Pay: 1) Be sure your iPhone SE, iPhone 6 and above, and iPad\* has the latest version of iOS; 2) Go to Wallet and add your PPCU Visa Card to Apple Pay; 3) Pay securely with a single touch at thousands of stores and participating apps.



*Don't have our Visa card?* If you're looking for a card with fewer fees and a low rate, apply for our Visa card today. There's never a fee for balance transfers, cash advances, foreign transactions, and no annual fee either. Rate is as low as **8.49% APR<sup>1</sup>**. Apply securely at [www.ppcu.org](http://www.ppcu.org).

\*iPad Pro, iPad Air 2, iPad mini 3 and later, iPhone SE, and iPhone 6 and later are required for Apple Pay

## A Few Things You Can Do to Avoid Fraud

From the Federal Trade Commission (FTC)

Crucially, crooks defraud millions of people every year. Don't be one of them. Here are some practical tips to help you stay a step ahead.

– *Spot imposters.* Scammers often pretend to be someone you trust like the IRS, a family member, or a company you do business with. Don't send money or give personal information just because they are claiming to be these parties.

– *Do not wire money or use gift or reloadable cards.* Government offices and legitimate companies do not use these payment methods, AND these payment types make it nearly impossible to get your money back.

– *Hang up on robocalls.* If you hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal and often the products are bogus. Don't press 1 to speak to a person or be taken off the list – this could lead to more calls.

If you spot a scam, report it at [ftc.gov/complaint](http://ftc.gov/complaint). Your reports help the FTC and law enforcement investigate scams and bring criminals to justice. For more tips and advice on preventing fraud and identity theft, visit the FTC site, [www.consumer.ftc.gov](http://www.consumer.ftc.gov).