

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

More rates available at www.ppcu.org. See bottom of page for more information

Holiday Schedule

October 9, Columbus Day

November 23, Thanksgiving Day

December 25, Christmas Day

January 1, New Years Day

Mortgage Line

(877) 296-8728

Balance Financial Fitness Counselors

(888) 456-2227

We're Giving Away Three (3) 0% APR* Loans!

Your last chance to win a 0% Loan

The monthly 0% drawings are coming to an end. October is your last chance to apply for a loan and possibly win 0% on your funded loan – don't miss out!

Here's how it works. In November, we will draw 3 lucky winners from all eligible loans* funded during October. If your loan is drawn, you won't have to pay any interest for the life of the loan – a "free" loan.

Whatever you need – car, computer, cash – we can help you finance at a competitive rate. So apply and fund your loan before October ends and you just may win 0%!

*Excludes mortgages, Visa card and lines-of-credit. APR=Annual Percentage Rate. Offer subject to change without notice. Restrictions apply. Call for full disclosure.



Congratulations to Jan G. Meere

Please join us in extending our best wishes to Jan who retired as President & CEO on May 31.

During his more than 30 years of leadership, Jan propelled the credit union from \$30 million in assets to \$218 million. He oversaw three mergers with SF Postal CU, Postal CU of Northern CA, and East Bay Postal CU.

Jan dedicated his career to the credit union cause. After serving in the US Army, he began working with San Jose District Telephone Employees CU (now CEFCU after two name changes and a merger) in 1972. He left the credit union in 1987 to become President & CEO of Pacific Postal Credit Union – now the bay area's only postal credit union proudly serving USPS employees and their families.

His passion for the credit union movement went beyond the credit union walls. Jan's more than 45 years in the industry also included serving as a League Delegate and as President of the Santa Clara Valley Chapter of the California Credit Union League for six years. The League recognized Jan with a Distinguished Service Award in 1996.

We wish him a long and happy retirement!

¹APR=Annual Percentage. 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.



Download Our Free Mobile Banking App

You can't beat the convenience of our "bank anywhere, anytime" mobile banking app! Now, it's even more powerful – pay bills just by snapping a photo, manage your events calendar and more. Download our Mobile App for iPhone and Android today! (You must be registered for our online banking service at www.ppcu.org to activate the mobile app.)



Not online yet? Stay on top of your accounts anytime, anywhere and register today at 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.

New! Order Checks Online

Ordering checks is now easy and convenient. You'll love the new lower pricing too. Our Signature Logo checks are less than \$17.50 for a box of 100! Or choose something from our designer collection. To get started, log in to your online banking account, then click on the "Order Checks" option under the All Services menu and follow the prompts.

About the Equifax Data Breach— Have You Signed Up for IDProtect?

It's free with your Secure Checking account

Don't become a victim of identity fraud. If you have a **PPCU Secure Checking** account, make sure you take advantage of our **Free IDProtect** benefit which provides full identity theft and monitoring services for you and your family. To enroll, simply call us for a registration Access Code, then go to www.IDProtectME247.com and click on "Not Registered Yet". **If you don't have a Secure Checking account, open one now to protect yourself and your family members with our**

IDProtect service. Go to www.ppcu.org or call us to learn more and to apply.

For more steps you can take now to protect your personal information from being misused, go to www.ppcu.org.

See Us First if You're Looking For a New or Used Car

We'll help make the car buying painless and save you some \$\$ too. Here's how.

First, get pre-approved for a **PPCU Auto Loan**. This way, you'll know how much car you can buy and won't be tempted to take dealer financing that could be higher. Rates are as low as **2.24% APR*** for used and **1.74% APR*** for new cars.

Avoid the hassle of car buying.

Use **TRUECar** – our member car buying resource that shows you what others paid so you never overpay. You also get guaranteed savings online without the need to haggle. And it's easy to use. Visit www.ppcu.org, and go to the Vehicle Loans page. Here, you will see the **TRUECar** link.



Get a 1/4% discount on your auto loan when you have a **PPCU Secure Checking** account. Go to www.ppcu.org and open a Secure checking account today.

Afraid you may not qualify because you've been turned down before? Don't fret! Our **GPS Auto Loan** – designed to help those with lower-than-average credit scores – could help you finance the car you need and potentially improve your score over time when you make on-time payments.

Do you already have an auto loan with another lender? We may be able to reduce your monthly payment when you refinance with us. Apply today at www.ppcu.org or talk to our loan department to learn more.

Feel free to call us for more information. We'd love to talk with you!