

# postal waves

WE HAVE  
**RED-HOT RATES**  
for Auto-Matic Savings

Special rate as low as  
**1.99% APR<sup>1</sup>**  
with a 72-month term for new and used cars

LIMITED TIME OFFER

## PPCU Loan Rates

New Auto: ~~2.49%~~ **1.99% APR\***

Used Auto: ~~2.99%~~ **1.99% APR\***

Classic VISA: **8.49% APR<sup>1</sup>**

Personal Loan: **8.75% APR<sup>1</sup>**

HELOC: **4.00% APR<sup>1</sup>**

More rates available. See  
bottom of this page  
for more information

## Holiday Schedule

May 12, Staff Training Day

May 31, Memorial Day

July 5, Independence Day

## Mortgage Hotline

(877) 296-8728

## Celebrate Our 90th Anniversary With This Special Deal!

- ◇ A special rate as low as **1.99% APR\*** for both new and used cars, available from March 18 through April 30, 2021 only.
- ◇ We also finance motorcycles, boats, RVs and more.
- ◇ Refinance your current loan from another lender for a better rate.

**Apply today and save on a new car!**

\*APR=Annual Percentage Rate. Stated special rate is for new and used cars (last 6 model years), 72-month term and is valid for new PPCU loans only. Rates and terms will vary depending on vehicle loan type. Loans are subject to credit approval. Your rate is determined by your credit profile and may differ from the rate quoted. No other discounts apply. Offer valid March 18-April 30, 2021.

## Beware of Fraud and Scams

As stimulus payments roll out, fraud and scams are on the rise again. Be cautious of what you share over the phone, through text/email or online. Never give out sensitive personal information, such as bank account numbers, Social Security Numbers, PINs or passwords. Other common scams may involve fake checks or gift cards - watch [this video](#) to learn more. If you suspect something, hang up and [file a report](#) with the FTC.

## Stay Vigilant

- » **Avoid answering unknown numbers;** the IRS does not initiate contact through phone, email, or social media channels to request personal/financial information.
- » **Do not open emails or click on links sent by someone you do not know;** not only may they ask you to share valuable personal information, these links may also download malware and viruses onto your device, compromising it.
- » **You do not have to pay to receive stimulus checks;** nor will the IRS call you asking for money back because they paid you more than they owed.

## Updated Privacy Statement

We are committed to protecting your member privacy. You can be confident that our personal data is only used for its intended purpose. Our annual Privacy Statement and Opt-out form is enclosed in your quarterly statement. If you have any questions, please contact PPCU at (800) 696-6009.

<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, and HELOC reflect 1/4% discount with a PPCU Secure Checking account.



[www.ppcu.org](http://www.ppcu.org) | 800.696.6009



# MAKE THE RIGHT MOVES

Celebrate Our 90th Anniversary With a Special Discounted Rate on Your Mortgage!



## Get a Special Discounted Rate on Your Mortgage!

Take advantage of a special **.25% discount** off the current market rate

Call our mortgage specialists today at (877) 296-8728

for [current rates](#)! Offer ends May 31st.

as low as  
**2.125%**  
(2.369% APR)  
15-Year Fixed Rate

as low as  
**2.875%**  
(3.017% APR)  
30-Year Fixed Rate

\*APR=Annual Percentage Rate. Offer valid March 23-May 31, 2021 and is subject to change without notice. The displayed as-low-as rates and APRs are as of March 17, 2021 and reflect .25% discount on PPCU's current rate at that time, and the interest rate and approximate cost, for a Refinance Transaction, of prepaid finance charges, including points, but does not include monthly taxes and insurance, other closing costs, or discount points. The actual fees, costs, and payment on your specific loan transaction may vary and may include additional fees and costs. For the rates quoted here, the estimated monthly payment on a \$400,000 loan based on the 15-year fixed rate is \$2,597, and the estimated monthly payment for the 30-year fixed is \$1,660. Published pricing, APR information, and estimated payment are based on a Rate/Term Refinance Transaction of an owner-occupied, single-family residence and for a borrower with a minimum FICO® Score of 740, with a loan amount of \$400,000 and LTV of 60%. Rates, terms, conditions, programs, and offers are subject to change without notice. Credit and collateral are subject to approval. Terms and conditions apply. Additional disclosures are available for each loan type. Home loans are provided by Primary Partners Financial (PPF), a non-affiliated mortgage company for Pacific Postal Credit Union. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. (877) 296-8728 or visit [www.ppcu.org](http://www.ppcu.org) for

### SPECIAL OFFER FOR YOUNG SAVERS!

It is never too early for your child to start saving! Open a **Scottie Savers Account** and we will match your first deposit, up to \$10, and send you home with a piggy bank.

Call us today at (800) 696-6009 so your child can start saving right away!

### Want to win a \$10 GIFT CARD?

Join our kids coloring contest for a chance to win one of three \$10 gift cards! [Click here](#) for more information and terms and conditions.



## Take the Pressure Off with SKIP-A-PAY!

Skip your personal and auto loan payments for the months of April and May! Use the extra money to:

- » Make your tax payments
- » Take a well-deserved vacation
- » Boost your savings
- » and more!

To skip your payment, simply [log in](#) to online banking, click on "Skip-A-Pay" and select the loan you wish to skip. There is a \$40 processing fee per loan skipped. Interest on the loan will continue to accrue during the month(s) your loan is skipped. Visit [www.ppcu.org](http://www.ppcu.org) for full disclosure.

## Establish Your Credit

Are you a member between the ages of 18-24? We are here to help with your financial journey. Open a [One Pack](#) high rate savings account today and apply for exclusive benefits and perks, such as a VISA card with \$1,000 credit limit and auto and computer loans with no co-signer needed! Plus, take advantage of our current [Auto Loan Promotion](#) for amazing low rates on new and used cars.

## Postal Delays

Postal services are still experiencing delays that can affect delivery times. This may impact bill payments or when you receive checks. To avoid potential delays, send your mail earlier than planned and use Priority mailing for faster delivery. To pay your bills anytime, anywhere, sign up for [Online Banking](#) and download our free mobile banking app, available for [iPhone](#) and [Android](#).