

postal waves

HAVE YOU HEARD?

ANYONE who lives, works, worships or goes to school ANYWHERE in Santa Clara County can now join PPCU! Share the news and PPCU's benefits with those you know – friends, neighbors, colleagues and family!



YOUR HOUSE. YOUR WAY.
With a HELOC at PPCU!
5.49% FIXED APR*
FOR 12 MONTHS
Variable rate thereafter

LEARN MORE

Make All Your Big Plans Happen!

- » No annual fees
- » Borrow up to **\$200,000** (\$25,000 minimum)
- » Easy access to funds
- » **Use the money for home renovations, a new kitchen, debt consolidation or any large purchase – it's your choice!**

To learn more or to apply, call (877) 296-8728 and talk to our HELOC Specialists or visit our HELOC page by clicking here.

*APR=Annual Percentage Rate. Visit ppcu.org for full terms & conditions.



OPEN A HELOC TODAY!

PPCU Loan Rates

New Auto: 5.49% APR¹

Used Auto: 6.24 APR¹

Classic VISA: 10.49% APR¹

Personal Loan: 9.5% APR¹

HELOC: 8.00% APR¹

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

Mortgage Hotline

(877) 296-8728

Holiday Schedule

July 4, Independence Day

August 16, Staff Training Day

September 4, Labor Day

October 9, Columbus Day

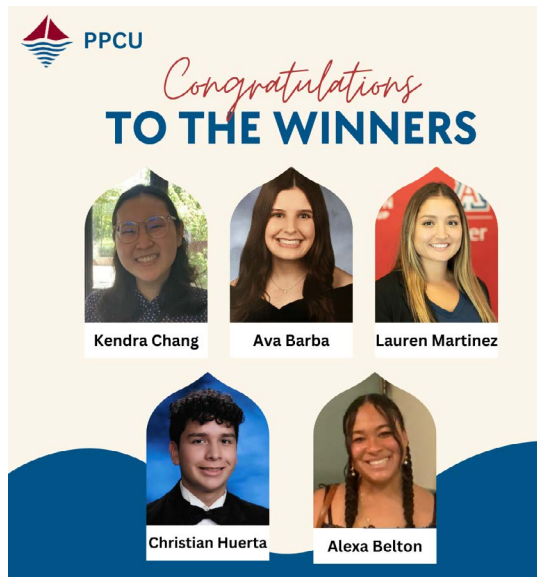
Announcing Our 2023 Scholarship Winners

PPCU Awards \$5,000 in Scholarships to the Next Generation of Leaders

PPCU is proud to announce the winners of our 2023 scholarship program. Five students were selected to receive \$1,000 scholarships to help further their education.

We are proud to support these talented students as they pursue their dreams. We believe that they are the future leaders of our community, and we are confident that they will make a positive impact on the world.

We encourage you to learn more about our scholarship program by visiting ppcu.org/2023-scholarship-winners



PPCU
Congratulations
TO THE WINNERS

Kendra Chang Ava Barba Lauren Martinez
Christian Huerta Alexa Belton

*APR=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. Loan rates, excluding Visa and HELOC, reflect 0.25% discount with a PPCU Secure Checking account.



Summer Home Improvement Ideas

Unlock the potential of your home with our exclusive **HELOC special**, designed to finance your dream home improvements and enhance your living space, increase property value, and create the home you've always envisioned.

Six Summer home improvement ideas:

1. Kitchen/Bathroom renovation

Replace appliances, countertops, and fixtures in the kitchen. Upgrade fixtures, flooring, and lighting in the bathroom. A modern kitchen and bathroom can significantly increase the value of your home and enhance your daily living experience by creating a more enjoyable space.

2. Landscaping

Create an inviting outdoor living area by building a deck, patio, or outdoor kitchen. Invest in high-quality materials and comfortable furnishings to make your outdoor space a place for relaxation and entertainment.

3. Add insulation

Insulation can help keep your home cooler in the summer and warmer in the winter, and save you money on your energy bills.

4. Install a programmable thermostat

Incorporate smart home technology into your living space by installing a smart thermostat, lighting controls, security systems, or even a home automation hub. These upgrades can improve convenience, energy efficiency, and overall home value.

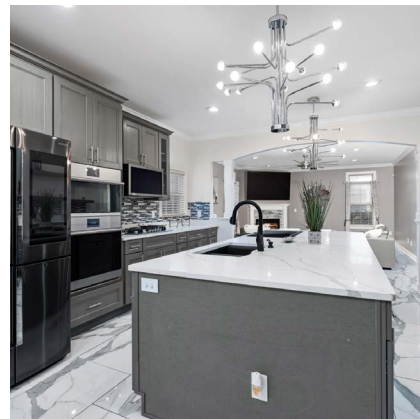
5. Save more with energy-efficient appliances

Provide long-term savings and environmental benefits. Examples include installing solar panels, upgrading to energy-efficient windows and doors, or investing in a geothermal heating and cooling system

6. Budget friendly ideas

Apply a fresh coat of paint for an instant refresh, update lighting with energy-efficient options, enhance curb appeal

through simple landscaping, and tackle DIY repairs to maintain your homes functionality.



Get Personalized Assistance

If you are interested in learning more about our HELOC special, please visit our [website](#) or contact a HELOC specialist today at **(877) 296-8728**.

How Mark Luiso Drove Off with A Great Car Deal

Meet Mark Luiso, a **PPCU member** who recently took advantage of our **2% rate Memorial Day special** to purchase a new car. Mark was looking for a new car to replace his old one and did his research and found a car that he liked at an Enterprise dealership that offered financing through PPCU. Mark was pre-approved for a loan with a 2% rate discount through PPCU, which saved him a significant amount of money. He is very happy with his new car and is grateful to PPCU for helping him get a great deal.

You can also drive away with the ultimate car deal using your membership benefits:

- » **Enterprise® Car Sales** - Get an **ongoing 1% rate discount** on your qualifying loan rate when you purchase a car from Enterprise and fund with PPCU! Enterprise has over 250 different makes and models. Choose from thousands of recent-model, low-mileage cars, all backed by certified mechanics! To learn more, please contact our Loan Experts.
- » **Member resources** - If you are looking to buy a car, we encourage you to take advantage of our resources. We are here to help you get the best deal possible. Please visit our [website](#) to learn more.

These include:

AUTOSMART - Use AutoSMART to research, get quotes, compare, and get financing.

TRUECAR - TRUECar shows you what others paid, so you never overpay. And get guaranteed savings off MSRP on new cars without the need to haggle.



Feel free to talk to our loan specialists and take the first step towards owning your dream car!