

postal waves

PPCU Loan Rates

New Auto: **2.24%** APR¹

Used Auto: **2.74%** APR¹

Classic VISA: **8.49%** APR¹

Personal Loan: **9.75%** APR¹

HELOC: **4.00%** APR¹

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

Holiday Schedule

July 3, Independence Day

August 19, Staff Training Day

September 7, Labor Day

October 12, Columbus Day

Mortgage Hotline

(877) 296-8728

We're Back to Normal Business Hours!

We're happy to report that our branches have returned to our regular business hours from 9am- 5pm, M-F. For a list of branch locations, visit www.ppcu.org.

Don't Just Dream It - *Drive It!*

▶ Get **discounted** rates on your vehicle loan and **WIN \$500** for you and your hero!



If you've been dreaming of a new car and looking for a way to help out a Hero in your life, there's no better time to make that a reality with a low-rate vehicle loan from Pacific Postal Credit Union! Both you and your Hero could each **win \$500!**

- Discounted rates as low as **2.24% APR***
- Get up to **1.25%** discounted off your qualifying rate during July only
- Includes .25% discount for applying online & additional .25% discount for having secure checking
- Flexible terms up to 84 months
- Finance new and used cars, motorcycles, boats, RVs and more

Plus Win \$500! We'd love to share your story! When you fund any vehicle loan during the month of July, you and your hero of choice are automatically entered into a drawing for \$500 each. If you or your hero wins, both of you will each **receive \$500. Apply Today at www.ppcu.org.**

*APR=Annual Percentage Rate. At the time of funding, tell us the name of a person who you feel is a hero and briefly explain why. Offer valid July 1-31. Stated rate is for new car, 36-month term and includes .25% APR discount for PPCU secure checking and .25% APR discount for online loan application. Rates and terms will vary depending on vehicle loan type. Loans are subject to credit approval. Your rate is determined by your credit and may differ from the rate quoted. Discounted rates and \$500 offer apply to vehicle loans including autos, motorcycles, RVs, boats, and Jet Skis®. Not valid for existing PPCU loans. Loan must be funded during July 2020 to be eligible for special reduced rates and \$500 drawing entry.

Dear Members,

Everyone has endured a great deal of change these last few months. We are cautiously encouraged, now that business and activities have started to open up. Although the challenge isn't over, we wanted to send a heartfelt thank you for your understanding during this time. You graciously adjusted to our shorter hours, used our online & mobile banking services, practiced social distancing, and of course wore masks - all to help us protect you and our employees. Thank you again for your patience and support. We are looking forward to spending time with you, our members, and serving your financial needs. Please take care and stay healthy.

Important Changes to Our Funds Availability Policy

Please refer to the insert enclosed in your June statement entitled, "Change Notice for Important Account Information for our Members" for an explanation of these changes.

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. Loan rates, excluding Visa, and HELOC and Personal Loan reflect the promotional rate.



Sky-High Mortgage Payments?

Cut Ties With Your Lender &
Finance Your Home With Us

For a limited time, receive **\$500** when you fund a mortgage at PPCU!

Finance Your Home With Us and Save. And for A Limited Time, Receive **\$500** When You Fund A Mortgage At PPCU!

We'll put money back in your hands when you take out a mortgage with Pacific Postal Credit Union. Whether you're looking for a new home or wanting to refinance your current loan from another lender, we'll help you secure the right mortgage and save on your monthly payments.

as low as	as low as
2.375%	2.750%
(2.864% APR*)	(3.017% APR*)
15-Year Fixed Rate	30-Year Fixed Rate

Plus, for a limited time, **receive \$500** when you fund your mortgage with us!*

**Call and talk to our mortgage specialists at
(877) 296-8728 or visit www.ppcu.org for current rates and to apply today.**

*APR=Annual Percentage Rate. The \$500 offer applies to new PPCU mortgages and refinanced mortgages from outside lenders and is for a limited time only. The displayed as-low-as rates and APRs are as of June 12, 2020, and reflect 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 estimate monthly payment based on the 15-year fixed rate is \$2,644, and the estimated monthly payment for the 30-year fixed is \$1,632. 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 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.



Congratulations to our 2020 Scholarship Winners!

Students and PPCU members
Alyssa Marie Celzo, Marjoelle

Palacio, Myan Lam, Kyle Barba, and Delilah Christine De La Cerda each received **\$1,000**. We wish you all the best on your next adventure! PPCU awards five \$1,000 scholarships each year to graduating high school and current college and trade school students who are continuing their education. Visit our web site in February for our 2021 scholarship application.

Want to Win \$100?

Now that travel restrictions are beginning to lift, share with us where you'd like to travel next. You could win a \$100 Gift Card when you post before July 6, 2020! To enter, Post your response to the question "Where do you want to travel next?"

on our Facebook page with the hashtag: #PPCUTRAVEL. Get an additional entry if you like our page. Want an additional entry? Tweet where you would like to go and include the hashtag #PPCUTRAVEL. For details, terms and conditions, visit <https://www.ppcu.org/facebook-travel-drawing>.

In Memorium George E. Farfan

We are deeply saddened to announce the passing of one of our dedicated volunteers, George E. Farfan. George spent much of his career working for the Santa Clara post office. After retiring, he served on PPCU's Supervisory Committee for more than 25 years, and was committed to your credit union's growth and success. George's annual appearance as Santa Clause at our credit union delighted members, young and old. His kind manner, thoughtful passion and dedication to others touched us all. He will be missed. We send our thoughts and condolences to his family.

