

postal waves

PPCU Loan Rates

New Auto: 2.99% APR¹

Used Auto: 3.49% APR¹

Classic VISA: 8.49% APR¹

Personal Loan: 9.25% APR¹

HELOC: 3.50% APR¹

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

Holiday Schedule

October 12, Columbus Day
November 11, Veteran's Day
November 18, Staff Training Day
November 26, Thanksgiving Day
December 24, Christmas Eve*
December 25, Christmas Day
December 31, New Year's Eve*
January 1, New Year's Day
*closed at 1 pm

Mortgage Hotline

(877) 296-8728

THERE'S MORE THAN MEETS THE EYE

at Pacific Postal Credit Union

Refer a friend or family member and you'll both be entered to win a prize!*



Share the benefits of membership! Refer a friend or family member, and you'll both be entered to win a prize.*

At PPCU, our commitment to a better banking experience runs deep – and now, we want to spread the love. Invite your qualifying friends and family to join PPCU, and you'll both be entered to win weekly drawings for prizes, including \$100 gift cards!

Supporting the Community

We will be donating \$10 to the Red Cross for every new member and member who refers someone who joins to support those affected by the wildfires. We are also accepting additional donations from members in our branches.

*Offer valid 10/1/20-11/30/20. New members and members who refer family or friends who open an account will be entered into a weekly drawing for various prizes and gift cards. Members who open a checking account within the first 30 days of opening will receive an additional entry. Go to www.ppcu.org or call us for more information.

Dear Members,

We hope you are doing well. Thank you for your support during this past year. Seeing you back in the branches has been so wonderful for us. As the end of the year approaches, we wanted to wish you a holiday season filled with peace and joy. We look forward to continuing to serve you in the coming year.


Go Paperless

Still getting paper statements and loan slips? Switching to e-statements is easy and saves so much paper. Plus, you can view all your statements online and easily set up email reminders and alerts to make loan and visa payments. Contact us at 800-696-6009 and we can help set it up for you!

Important Changes to Our Terms and Conditions

Please refer to the insert enclosed in your September statement entitled, "Notice of Change to the Terms & Conditions of Your PPCU Account" for an explanation of these changes.



www.ppcu.org | 800.696.6009 

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 reflect 1/4% discount with a PPCU Secure Checking account and 1/4% discount for applying online.



Wild Fire Relief Donations

Want to help with wildfire relief? Simply ask a teller to make a donation in your name and they will help you easily transfer a donation. All donations will go to the Red Cross to aid in recovery from the wild fires.



Wild Fire Relief Loans

If you have been displaced or your financial situation has changed due to the fires, we are here to help. We are offering emergency loans of \$2,000 at 2.0% APR for 2 years, with 2 months of optional deferment. If you need assistance please reach out to us at (800) 696-6009 (option 2) or apply online.

Congratulations to Our \$100 Giveaway Winners!



Congratulations to this quarter's various giveaway winners from our Facebook and Loan Promotion offers: **Sausan M., Sheila R, David C., Genny L.**, and many others. We hope you are enjoying your gift cards. Keep an eye out for more giveaways and drawings so you can be a winner next time.

Holiday Gift Cards

Ready to start your holiday shopping? Mastercard® Gift Cards make a great holiday gift! They can be used anywhere



Mastercard® is

accepted. Purchase one at any PPCU branch this holiday season for the low price of \$3.50.

Watch Out for These Common Scams

Fake check and gift card scams, unfortunately, are all too common. If someone sends you a check and then wants money back after you deposit it, it is a scam. If someone contacts you asking you to pay them with gift cards, it is a scam. For more information, check out the attached infographic and [click here](#) to watch a quick video. Stay aware and keep your money safe.

YOU COULD WIN \$10,000 AND THE ULTIMATE NFL GIFT BOX

Pay with Visa for a chance to win this selection of NFL prizes that will keep you cheering for many seasons to come. **Tap to pay with a Visa contactless card or device for a bonus entry.**

NFL Gift Box includes:

- > Microsoft Surface
- > Bose Noise Cancelling Headphones
- > Madden NFL 21 & game console
- > \$500 NFLShop.com coupon
- > and more

Use your Visa card from October 1st through November 30th, 2020 to be entered automatically. Tap to pay with a Visa contactless card or device for a bonus entry. See disclosure below for more information***

***NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2020 NFL SWEEPSTAKES. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. Open to all legal residents of the 50 U.S. & DC, 18 or older as of 10/1/20. Void in PR & where prohibited. PIN-based and ATM transactions are not eligible. Ends 11/30/20. For details, including non-purchase entries, see full Official Rules at www.visa.com/NFLUltimateSweepstakesFullRules.

Don't Have a Visa Card?

Apply for a Pacific Postal Credit Union Visa Credit Card! With no annual fee, no cash advance fee, no balance transfer fee, and fixed rates as low as 8.49% APR**, it is the perfect card for holiday shopping! To learn more and apply, visit ppcu.org/visa.

**APR=Annual Percentage Rate. Not an offer of credit. All loans subject to credit approval. Your rate is determined by your credit profile and may differ from the rates quoted above.

FAKE CHECK SCAMS

Did someone send you a check and ask you to send some money back?



MAYBE:

You win a prize and are told to send back taxes and fees.

You get paid as a "secret shopper" and are told to wire back money.

You sold an item online and the buyer overpays.

IN ALL CASES:



You get a check.



They ask you to send back money.




THAT'S A SCAM.

IF IT'S A FAKE CHECK, WHY IS MONEY IN YOUR ACCOUNT?




Banks have to make deposited funds available within days. It's the law. But uncovering a fake check can take weeks. By then, the scammer has your money. And you have to repay the bank. **Remember — just because the check has "cleared" does not mean it is good.**


WHAT TO DO:




Be wary. Talk to someone you trust and contact your bank before you act.



Never take a check for more than your selling price.



Selling online? Consider using an escrow or online payment service.



Never send money back to someone who sent you a check.



Spot this scam? Tell the Federal Trade Commission: [ftc.gov/complaint](https://www.ftc.gov/complaint)



[ftc.gov/ScamAlerts](https://www.ftc.gov/ScamAlerts)



[aba.com/Consumers](https://www.aba.com/Consumers)