

# postal waves

## PPCU Loan Rates

- New Auto: 2.49% APR<sup>1</sup>
- Used Auto: 2.99% APR<sup>1</sup>
- 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

- July 4**, Independence Day
- August 17**, Staff Training Day
- September 5**, Labor Day
- October 10**, Columbus Day

## Mortgage Hotline

(877) 296-8728



We have exciting news! We are enhancing your banking experience with a system upgrade that will provide you with more services, enhanced features, and convenient ways to manage your financial life.

### What's New?

Starting August 1, expect to see new features, including:

- » **Online & Mobile Banking:** Enjoy an easy-to-follow layout and awesome features like:
  - » **Person-to-Person Transfers:** Send money to a friend or family member, even if they're not a member
  - » **External Account Transfers:** Easily transfer money to or from your accounts at other financial institutions
  - » **Text Banking:** Text commands to check balances, transfer funds and more
  - » **Personal Finance Manager:** Stay on top of your finances by tracking budgets, bills, cashflow, goals and more
- » **Open and fund new membership and deposit accounts online with just a few clicks**
- » **And much more!**

### Things to Do Before the Upgrade

Verify and update your contact information and email address through your online banking account to make sure you receive vital information about upcoming changes. If you need any assistance, don't hesitate to call us at **800-696-6009**.

Some of our services will be temporarily limited or unavailable over the upgrade weekend. [Click on the schedule below to see what will be affected.](#)

	Thursday, July 28	Friday, July 29	Saturday, July 30	Sunday, July 31	Monday, August 1
<b>Branches</b>	Open 9am-5pm	Open 9am-5pm	Closed	Closed	Open 9am-5pm
<b>Online/Mobile Banking</b>	Available	After 5pm, service will be temporarily unavailable	Temporarily Unavailable	Temporarily Unavailable	Available
<b>ZIPLINE Bank-by-Phone</b>	Available	After 5pm, service will be inquiry only	Inquiry Only	Inquiry Only	Available
<b>ATMs</b>	Available	After 5pm, withdrawal limit will be up to \$500	Withdrawal limit will be up to \$500	Withdrawal limit will be up to \$500	Available
<b>Mastercard® Debit Card</b>	Available	After 5pm, purchase limit will be \$500; ATM cash limit will be \$500	Purchase limit will be \$500; ATM cash limit will be \$500	Purchase limit will be \$500; ATM cash limit will be \$500	Available
<b>Visa® Credit Card</b>	Available	Available	Available	Available	Available

We are looking forward to these exciting changes and providing you with a better banking experience!

Keep an eye on your email and [PPCU.org](http://PPCU.org) for the latest information.

<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.





OUR CHECKING ACCOUNTS COME

# FULLY LOADED

Open a checking account and you may **WIN \$25!\***



**NOW SERVING:** Checking Accounts Loaded with all the Perks You Could Want!

BENEFITS INCLUDE...	SECURE CHECKING	BASIC CHECKING
Interest Earning	✓	
Loan Rate Discounts	✓	
IDProtect® Identity Theft Protection	✓	
Cellphone Protection	✓	
Overdraft Protection	✓	✓
Online Bill Pay	✓	✓
Monthly Service Fee	WAIVED!**	FREE

Between our **Secure Checking** and **Basic Checking**, you can enjoy a heap of great benefits depending on your taste.

And - we're waiving the **Secure Checking** monthly fee for new accounts through December 31, 2022!\*\*

Plus, you could win **one of 10 \$25 prizes** when you;

1. Open a checking account between June 10 — August 10, 2022
2. Pay two bills using our Bill Pay service by September 30, 2022

**APPLY ONLINE TODAY AT [PPCU.ORG](http://PPCU.ORG)**

\*Offer valid June 10 through August 10, 2022. To be eligible for the drawing, members must open a new Secure Checking or Basic Checking account during the promotion period and pay a minimum of 2 bills via Bill Pay by September 30, 2022. Ten (10) winners will be chosen at random from eligible participants and awarded \$25 cash prize each, deposited into their PPCU account. The odds of becoming a winner depends on number of eligible entries. Subject to change without notice. For full terms and conditions, please visit [ppcu.org](http://ppcu.org). \*\*Secure Checking fee is waived for new accounts opened during promotion period only, starting June 10, 2022, through December 31, 2022. \$4.95 monthly fee will resume January 1, 2023.

Start Your Next Adventure With **MORE SAVINGS**

» Rates as low as **1.99% APR\***

**GET A 1% RATE DISCOUNT WITH**

**enterprise car sales**  
Haggle-free buying. Worry-free ownership.®

- ◇ Get a **1% rate discount** on used cars purchased from Enterprise and funded through PPCU\*.
- ◇ **Guaranteed fair price** without the hassle of negotiating!
- ◇ **Thousands of recent-model, low-mileage** cars, trucks, SUVs and vans, backed by certified mechanics and comes with extended warranty and coverage.

**Start shopping today and save on a new car!**

\*APR=Annual Percentage Rate. 1.00% off current Pacific Postal Credit Union rate. Current rate will vary based on credit worthiness & terms. Financing for qualified Pacific Postal Credit Union members. No cash advances. Offer cannot be combined. Not valid on previous purchases. The 1% rate discount is for a maximum term of 60 months and applies to your qualifying loan rate on vehicles purchased from Enterprise. No other discounts apply. Offer subject to change. PPCU is not responsible for Enterprise policies and warranties. Full terms and

## Steps to Take Before Travelling

Planning on travelling this summer? Make sure to take the proper precautions and secure your devices whether you're going on an overnight trip or travelling abroad.

- » **Back-up your devices** in case you lose your device or have to reset to factory settings.
- » **Enable multi-factor authentication** to add an extra layer of protection from hackers.
- » **Update your operating system**, applications, and antivirus and malware software to fix security flaws and keep your devices protected.

Taking these easy steps before you travel can help ease your worries about your cybersecurity so you can focus on enjoying your trip.

Check out these additional resources for more tips on cyber-safe travel:

- [FFC | Cybersecurity Tips for International Travelers](#)
- [CISA | Cybersecurity While Traveling Tip Card](#)
- [FTC Consumer Advice | Common Travel and Vacations Scams](#)

