

postal waves

It's Here! Our New Online & Mobile Banking System!

Starting October 3, you will have access to our new Online and Mobile Banking system. Go through the System Upgrade Checklist to the right to make sure you are ready for the new system!

Explore the new 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
- » **My Money Manager:** Stay on top of your finances by tracking budgets, bills, cashflow, goals and more
- » **Open and fund** new accounts online

Online & Mobile Banking Checklist

- Log in to (or register for) Online Banking from PPCU.org
- Delete the old "PPCUMobile" app
- Download the new "Pacific Postal CU" mobile app from the app store
- Personalize your banking alerts
- Opt in for eStatements

PPCU Loan Rates

- New Auto: 3.24% APR¹
- Used Auto: 3.49% APR¹
- Classic VISA: 8.49% APR¹
- Personal Loan: 8.50% APR¹
- HELOC: 6.00% APR¹

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

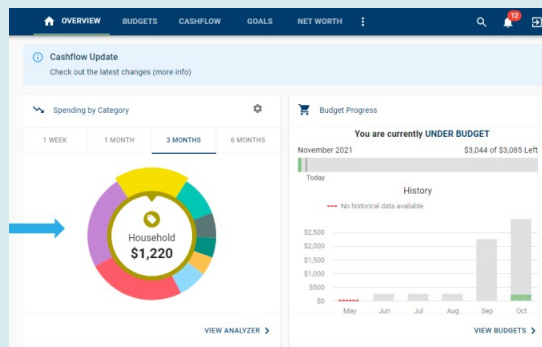
Holiday Schedule

- October 10,** Columbus Day
- November 11,** Veteran's Day
- November 16,** Staff Training Day
- November 24,** Thanksgiving Day
- December 26,** Christmas

Mortgage Hotline

(877) 296-8728

MY MONEY MANAGER: A Personal Finance Manager at Your Fingertips



Now, through Online & Mobile Banking, with **My Money Manager**, you can **track your spending, set budgets, and see all your accounts on one screen!**

Try out this new finance tool help you achieve your financial goals.

Pay a Person

OTHER

My Money Manager ←

Secure Messaging

Click on "My Money Manager" from the Main Menu in Online or Mobile Banking to start managing your finances.



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.





Set Your
GPS to
More Savings

Get up to a
0.5%
discount*
on your Auto Loan Rate

Get a 0.25% discount off your Auto Loan Rate, and an additional 0.25% off with a Secure Checking account!

Rates as low as

2.99% APR* on New Cars, Trucks, and Vans	//	3.24% APR* on Used Cars, Trucks, and Vans (Last 8 model years)
Flexible terms up to 84 months		

- » **New and used** cars, vans and trucks
- » Already have a loans with another lender? **Refinance with us and save!**
- » Ask us about our **Auto Loan Rate Match program!**

Plus - get a **Car Trunk Organizer** when you add **GAP Insurance** to your loan. With GAP, you get \$1,000 towards your next vehicle if your car is marked as a total loss.**

**Apply Online Today
at ppcu.org**

*APR=Annual Percentage Rate. Stated rate discount is for new and used cars, trucks, and vans (last 8 model years), all terms up to 84 months. Rates quoted are for 60 months and include the 0.25% Secure Checking discount. New money 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. Maximum loan discount is 0.5% APR. No other discounts apply. Member must add GAP Insurance to receive a car trunk organizer, while supplies last. Must be able to pick up from a PPCU branch location. Offer valid October 1 – 31, 2022. Full terms and conditions at ppcu.org.

**Full GAP terms and conditions at ppcu.org.

October is Cyber Security Month

Here are some important tips to keep you safe in the digital world:

- » **Enable multi-factor authentication** to add an extra layer of protection from hackers.
- » **Keep your devices and apps** updated for maximum security against potential attacks.
- » **Set up alerts on your banking apps** to be notified of login attempts or money movements.
- » **Always be vigilant** with the information you share online and never share sensitive personal information or click on unfamiliar links.
- » **Familiarize yourself with common scams**, such as employments scams, IRS scams, overpayment/check fraud scams.

Keeping these tips in mind and knowing how to respond to potential fraud and scams can save you money and stress. For more information, visit the official Federal Government's Scams and Fraud page: <https://www.usa.gov/scams-and-frauds>.