



postal waves

PPCU Loan Rates

- New Auto: 2.49% APR¹
- Used Auto: 2.99% APR¹
- Classic VISA: 8.49% APR¹
- Personal Loan: 8.75% APR¹
- HELOC: 2.75% APR¹

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

Holiday Schedule

- October 11, Columbus Day
- November 11, Veteran's Day
- November 17, Staff Training Day
- November 25, Thanksgiving Day
- December 23, Closed at 1 PM
- December 24, Christmas Eve
- December 30, Closed at 1 PM
- December 31, New Year's Eve

Mortgage Hotline

(877) 296-8728



Apply by October 31, 2021 to get 0% APR on all purchases through March 2022.

Our VISA features:

- No Annual Fee
- No Balance Transfer Fees
- No Cash Advance Fees
- No Foreign Transaction Fees
- Credit Limits as high as \$10,000
- Discounts on shopping, travel and so much more!

Plus, you could win **one of three \$90 gift cards** when you charge a minimum of \$1,000 by December 31, 2021!

APPLY TODAY AT PPCU.ORG!

¹APR=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. ²To qualify for the \$90 gift card drawing, Visa card must be opened during the promotion period of October 2021, and a minimum total of must be charged to the card through December 2021. For drawing terms conditions, visit www.ppcu.org. Offer subject to change. ³Go to https://usa.visa.com/en_us/visa-offers-and-perks/ for more current Visa offers and details.

Enjoy a convenient and secure check-out with Apple Pay®

No more fumbling through your wallet or purse! With Apple Pay, you can use your phone to pay, in stores or online.

To start, simply open the Wallet app on your iPhone (or look for the Wallet and Apple Pay pane in System Preferences if you are on a Mac), add your PPCU VISA credit card and debit cards, and you are ready to go. It's that easy!

Don't worry about forgetting your physical cards when you go out; they are just a tap away with Apple Pay.



Jump for joy

with a HELOC from
Pacific Postal Credit Union

2.75%
fixed APR* for
24 months
Variable rate thereafter

**PLUS, receive
\$500 with
your HELOC!***

Give you, your home and your wallet a reason to celebrate!

For a limited time, not only can you get 2.75% fixed APR* and \$500 with your HELOC*, you'll also benefit from:

- No annual fees
- Easy access to funds whenever you need them
- Interest-only payment option
- More savings if you refinance from another lender!

Use the money for home renovations, large purchases, tuition, or debt consolidation - it's your choice!

**Call (877) 296-8728 or visit www.ppcu.org
to apply today!**



*APR = Annual Percentage Rate. The \$500 offer and special rate of 2.75% APR applies to new PPCU HELOC and refinanced HELOCs from outside lenders. Credit lines from \$25,000 to \$200,000. The promotional rate of 2.75% APR is fixed for the first 24 months from the date of funding. This rate will be variable thereafter, subject to change monthly based on the Prime Rate as published in The Wall Street Journal. If the line of credit is closed within 36 months of the opening date, an amount equal to six months of interest on the outstanding balance will be due. Lowest rate available, excluding any promotional offer, is currently 4.0% APR. All loans subject to credit approval. New money only. Other conditions and restrictions may apply. Call us for full disclosure. Offer valid October 1-December 31, 2021.

All Your Banking Needs - Right At Your Fingertips!

With the PPCU Mobile Banking app and Online Banking, you can now enjoy banking on the go, wherever you are. In a few clicks, you can:

- » Deposit your checks (mobile app only)
- » Transfer money between your accounts
- » Lock a card if you suspect fraud
- » Set up Bill Pay to make automatic payments
- » Send and receive secure messages from the PPCU team for quick responses to your questions regarding your account.

Download the PPCU Mobile Banking app, available to iOS and Android phones, or log onto www.ppcu.com for Online Banking.



Our Privacy Statement: You can find a copy of our Privacy Statement and Opt-out form for your review included with this month's quarterly statement.

More Options
MORE SAVINGS

GET A 1% RATE DISCOUNT WITH

enterprise car sales

- ◇ 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 conditions at ppcu.org