

postal waves

HAVE YOU HEARD?

ANYONE who lives, works, worships or goes to school **ANYWHERE** in Santa Clara County can now join PPCU! Share the news and PPCU's benefits with those you know – friends, neighbors, colleagues and family!

PPCU Loan Rates

New Auto: 5.99% APR¹

Used Auto: 6.49 APR¹

Classic VISA: 10.49% APR¹

Personal Loan: 9.75% APR¹

HELOC: 8.25% APR¹

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

Mortgage Hotline

(877) 296-8728

Holiday Schedule

October 9, Columbus Day
November 15, Staff Training Day
November 23, Thanksgiving
December 25, Christmas
January 1, New Year's Day

No Tricks **ONLY TREATS**
SECURE CHECKING
\$4.95 MONTHLY FEE WAIVED*
FOR THE FIRST 6 MONTHS!



PPCU's SECURE CHECKING keeps your money safe and secure without leaving out the benefits. You'll be in for a treat – savings, peace of mind and so much more!

Enjoy Treats Like:

- » **Bonus Rate 0.25% APY*** on 2-year CD rates
- » **0.25% Loan Rate Discounts**
- » **Cell Phone protection** for damage or theft
- » **IDProtect®** - Identity Theft Monitoring and Resolution Service
- » **Interest earning account**

*APY=Annual Percentage Yield. Offer valid October 1-December 31. \$4.95 monthly fee waived for the first six months. For more information about Secure Checking benefits, visit ppcu.org/secure-checking-2023



Hurry - offer ends December 31, 2023.

To learn more or to apply, **click here**, call (877) 296-8728 or visit ppcu.org

Limited-Time 0% APR Visa Credit Card from PPCU!



0%

Apply by November 10, 2023, to get 0% APR* on all purchases and cash advances through March 31st, 2024

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**
- Fixed interest rate APR* (after the intro)



Hurry - offer ends November 10, 2023.

To learn more or to apply, **click here** call (877) 296-8728 or visit ppcu.org

Plus, you could win one of three \$100 gift cards when you charge a minimum of \$1,000 by December 31, 2023!



www.ppcu.org | 800.696.6009



APR=Annual Percentage Rate. All loans subject to credit approval. For a limited time, get a special 0% introductory APR* on purchases for 6 billing cycles. After that the APR range will be from 10.49% - 21.49% based on credit worthiness. *Rate after the introductory rate is fixed for your credit card. Application deadline to qualify for the Visa card is November 10th (starting October 10th). To qualify for the \$100 gift card drawing, the Visa card must be opened during the promotion period of October 10th - November 10th, 2023 and a minimum amount of \$1,000 must be charged to the Visa card by December 31, 2023. For drawing terms and conditions, visit www.ppcu.org/visa-tc-oct-2023 or contact our loan department. Offer subject to change.

TURBOBOOST YOUR SAVINGS!



5.25%

APY*

LEARN MORE



ON A 13-MONTH CD!

BREAKING NEWS: This offer is **FINALLY** available to **EVERYONE!***

Take advantage of the impressive rate on our CD, pack your money securely away for 13 months, then just **sit back and relax** as your funds grow.

This offer is available to **EVERYONE** who lives, works, worships or goes to school **ANYWHERE** in Santa Clara County. Be sure to share this incredible deal with those you know – friends, neighbors, colleagues and family!



Hurry – this offer is available for a limited time only.

Open YOUR 13-month CD today! [Click Here](#) | (800) 696-6009

*Offer is open to all individuals who live, work, worship or attend school in Santa Clara County; current PPCU members; and other individuals who qualify for PPCU membership. For membership eligibility details, visit [ppcu.org](#). APY=Annual Percentage Yield. The minimum balance to open and earn the stated rate is \$2,000, and the maximum balance is \$250,000 with **new money only**. Funds deposited within the last 14 calendar days may be considered new money. A penalty may be imposed for withdrawals before maturity. Upon maturing, unless other instructions are received from the member, the 13-Month Certificate will roll over into a 12-Month Certificate at the rate effective at the time of rollover. Promotional rate is effective September 1, 2023, for a limited time and is subject to change without notice. Certain conditions and restrictions may apply. Federally insured by NCUA. Visit [ppcu.org](#) for rules and regulations.



PPCU Member Experience

Meet valued members of our **PPCU community!** Meet Jocelyn who drove away with her dream car. Jocelyn is now the proud owner of her dream car, and grateful to PPCU for helping her dream come to fruition. Meet Chia-Li and Roy who participated in our 7-month term CD earlier this year and won tickets to watch the San Francisco Giants and San Jose Earthquakes. Chia-Li and her husband David watched the Giants outlast the Atlanta Braves 8-5! Roy and his son James had a blast watching the Earthquakes beat the Seattle Sounders 2-0! Thank you for being members of PPCU.



Jocelyn celebrating her new car!



Chia-Li and David cheering on the Giants.



Roy and James cheering on the Earthquakes.