



postal waves

JULY 2024

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

- July 4, Independence Day
- August 21, Staff Training Day
- September 2, Labor Day
- October 14, Indigenous Peoples' Day



www.ppcu.org | 800.696.6009



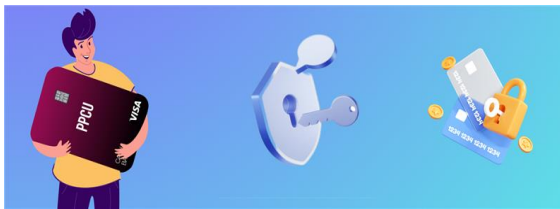
Exciting New Features!

Thank you for being part of the PPCU family. We're thrilled to introduce these exciting enhancements to your banking experience. With the new lock/unlock feature for all PPCU cards and the convenience of Google Pay and Samsung Pay, managing your finances has never been easier. As always, feel free to reach out if you have any questions or feedback.

Lock/Unlock Feature Available on All PPCU Debit & Credit Cards

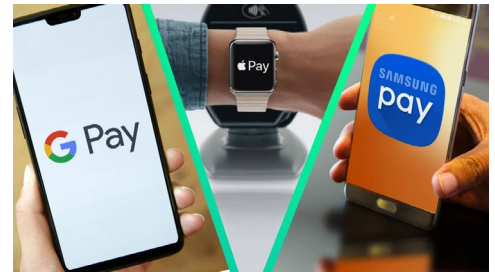
Lock Your Card if you suspect unauthorized activity or misplace your card. This prevents any transactions from going through.

Unlock Your Card at the click of a button, when you find your card or want to.



Google & Samsung Pay Now Available!

Exciting news for contactless payments! PPCU debit and credit cards can now be used with Google Pay™, Samsung Pay®, and Apple Pay®, allowing convenient and secure purchases online and at various locations worldwide using a mobile device.



Dreams Unlocked Equity Unleashed
With a HELOC at PPCU!

6.24% FIXED APR*
For 12 months
variable rate thereafter

Offer is valid from June 1st through August 31st, 2024

Dreams Unlocked Equity Unleashed

- » No annual fees
- » Borrow up to **\$200,000** (\$25,000 minimum)
- » Easy access to funds
- » **Use the money for home renovations, a new kitchen, debt consolidation or any large purchase – it's your choice!**

To learn more or to apply, call (877) 296-8728 and talk to HELOC Specialists or visit our HELOC page by clicking here.

*APR=Annual Percentage Rate. Visit ppcu.org for full terms & conditions.

Coming Soon Visa Cashback Credit Card!



This exciting card is designed with you in mind, offering fantastic benefits and a seamless experience. Earn 1.5% Unlimited Cash Back: Every time you use your Visa Cash Back Credit Card, you'll earn 1.5% cash back on every purchase, every day. It's like getting rewarded for your everyday spending!

No Annual Fee: Unlike other cards, our Visa Cash Back Credit Card won't burden you with an annual fee. Enjoy the perks without any hidden costs!

Zero Cash Advance Fee: Need cash in a pinch? No worries! With our card, you won't face any cash advance fees.

No Balance Transfer Fee: If you're looking to consolidate balances from other cards, our Visa Cash Back Rewards Card lets you do so without any transfer fees.

Steady Fixed APR: Say goodbye to fluctuating interest rates. Our card offers a fixed APR, providing stability and predictability.

Consistent Rates for Purchases & Cash Advances: Whether you're shopping or withdrawing cash, the same fixed rate applies. No surprises!

Coming Soon Upgraded Accounts and Services for Young Adults!

Were excited to **empower** the **NEXT GENERATION** and **LEVEL UP** their financial game!

PPCU, located in the **heart of Silicon Valley**, we speak your language and understand your needs.

The next generation of financial services include **extra perks** for **members ages 18-26**.

It's our expression of gratitude for selecting us as your financial partner.

