

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: 5.24% APR¹
- Used Auto: 6.49% APR¹
- Classic VISA: 8.49% APR¹
- Personal Loan: 8.75% APR¹
- HELOC: 7.75% APR¹

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

Mortgage Hotline

(877) 296-8728

Holiday Schedule

- May 17, Staff Training
- May 29, Memorial Day
- June 19, Juneteenth



Put More **POWER** Behind Your Money **Earn 4.50%*** With a 7-Month Term 4.58% APY*

With a CD From PPCU

This offer is available to **EVERYONE!***

Put Your Money to Work with Our Special 4.50% APR* CD

- » Earn a competitive **4.50% APR* rate** with our **Special 7-month CD**
- » Open with as little as **\$1,000**
- » Invest **\$5,000** or more and you could **win tickets to see either the San Francisco Giants or San Jose Earthquakes**
- » This limited-time offer is available to everyone in **Santa Clara County!**



Share this fantastic offer with your family, friends, and colleagues!

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

OPEN A CD TODAY!

Send & Receive Money Anytime, Anywhere with PPCU's Account-to-Account & Person-to-Person Transfers

Account-To-Account (A2A) Transfers

PPCU's quick and user-friendly **A2A Transfer Service** allows you to transfer funds between your accounts at PPCU and other financial institutions. Use **A2A Transfers** and enjoy the convenience that comes with transferring money anywhere at any time with just one click.

Follow these steps to set up your A2A Transfers:

1. Log in to your account
2. Select **External Transfers**
3. Select your institution
4. Authenticate and sign into your external bank account
5. You'll then be directed back to **AtoA** to complete your transfer

MONEY MOVEMENT
Deposit Transfers
Loan Transfers
Pay Bills
Pay a Member
Mobile Deposit
External Transfers
Pay a Person

Start Sending Money Today with A2A Transfers!

Person-To-Person (P2P) Transfers

Whether you need to split the bill for dinner, car rides, or just want to show your loved ones how much you care. With our **P2P Transfer Service**, allows you to instantly send money to your family and friends from the comfort of your home or on the go.

Follow these steps to set up your (P2P) Transfers:

1. Log in to your account
2. Select **Pay a Person**
3. Enter the amount
4. Add a recipient
5. Authenticate recipient
6. Create a secret transfer word
7. **Then complete and confirm your transfer!**

MONEY MOVEMENT
Deposit Transfers
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*APR=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 0.25% discount with a PPCU Secure Checking account.



Smart Ways to Use Your Tax Refund

As tax season rolls around, many people are anticipating their tax refunds which can bring a boost in financial freedom. While it's easy to get carried away with the excitement of receiving your refund, planning how you'll use the money can lead to better financial security in the long run.

Here are five smart ways to use your tax refund:

1. Pay Off Debt

Take control of your finances and enjoy the peace of mind that comes with being debt-free. When you pay off outstanding credit card balances, you'll not only boost your credit score, but you will also reduce the amount of interest paid over time.

2. Open a Special 7-month CD with PPCU

If you want to get the most out of your tax refund, then consider opening a CD account. With **PPCU's Special 7-month CD***, you can earn a **4.50% APR rate** and guarantee a higher return on your investment. Visit ppcu.org to open your CD today.



3. Build an Emergency Fund

Life is unpredictable, and unexpected emergencies can happen at any time. That's why having an emergency fund is crucial to your overall financial well-being. It's a smart and easy way to prepare for life's unexpected twists and turns. **Talk to us about our savings account options.**

4. Invest in Your Retirement

Secure your future by making wise investment decisions, like depositing your refund into a retirement account. Consider opening a **PPCU IRA Account** to help you save for a secure and comfortable retirement.

5. Make Home Improvements

Transform your living space and increase the value of your home by investing in



home improvement projects. Upgrade your appliances like the fridge, oven, and dishwasher with more energy-efficient models and enjoy the benefits for years to come.

Don't let your tax refund slip away!

With smart financial planning, you can maximize your refund to secure your financial goals and success.

*Visit ppcu.org for full terms & conditions for our special promotional CD

How You Can Drive Off with A Great Car Deal

Are you ready to hit the open road with a new car? As a **Pacific Postal Credit Union member**, you have access to resources that can help make car buying smoother and more cost-effective. And while shopping for a car can be overwhelming, with the right tools and support you can navigate through this experience and drive away with your dream car.

Use these tips to help you get the best car deal:

- » **Do Your Research** - With any major financial decision, research is key! Begin with researching the type of car you want and its current market value. Use PPCU's online resources at ppcu.org like **Auto Smart** and **TrueCar** to get a fair price estimate.
- » **Get Pre-approved for an Auto Loan** - PPCU can help you open the doors to your dream car with our auto loan services. When you are pre-approved for our auto loan, you secure competitive fixed interest rates with flexible terms for up to 84 months. Our services will give you the clarity and confidence you need to stay within your budget and negotiate a deal that works for you. Let our team of Loan Experts help you every step of the way.
- » **Buy a Used Vehicle** - With the new car market skyrocketing, it's no surprise that more buyers are turning to the used car market for much-needed relief from the recent price surges. Used cars are proving to be a reliable and affordable option. Explore PPCU's online resources, like **Auto Smart, TrueCar, and Enterprise**, to help you find quality used cars for fair prices.
- » **Negotiate The Price** - Once you've set your sight on a car, it's time to negotiate the price. You've done your homework and know the true value of the car you want, so don't feel intimidated to ask for a better price. If the dealer refuses to budge, you can either look for another dealership or look for another car that fits your budget.

When you combine PPCU's services with your savvy shopping skills, you'll have everything you need to make your dream car a reality.

Get Pre-approved for Your Auto Loan in Just a Few Minutes!

Visit PPCU.org to Get Started Today!



Feel free to talk to our Loan Specialists and take the first step towards owning your car.