

postal waves



To our Members: Happy New Year!

We hope your New Year is filled with peace, joy, and health. Thank you for your membership and support. And thank you to our volunteers for your guidance and dedication. We look forward to serving and working with you in the coming year.

PPCU Loan Rates

- New Auto: **2.24%** APR¹
- Used Auto: **2.74%** APR¹
- Classic VISA: **8.49%** APR¹
- Personal Loan: **8.50%** APR¹
- HELOC: **4.00%** APR¹

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

Holiday Schedule

- January 1, New Year's Day
- January 18, Martin Luther King Day
- February 15, Presidents Day
- February 17, Staff Training Day

Mortgage Hotline

(877) 296-8728

With our **"2-4-6-8" PERSONAL LOAN SPECIAL**, we make it easy to boost your budget or take care of post holiday debt. For each loan amount shown below, you'll get...

- \$2,000** at **2%** APR for 24 months
- \$4,000** at **4%** APR for 36 months
- \$6,000** at **6%** APR for 48 months
- \$8,000** at **8%** APR for 60 months

Plus, you could be eligible for an additional 1% APR* discount! Take advantage of this loan special today! Apply at www.ppcu.org – offer ends January 31, 2021!

*APR=Annual Percentage Rate. Loans are subject to credit approval. Your rate is determined by your credit and may be higher than the rates quoted here. Minimum loan amount to receive a discount is \$2,000. Loans greater than \$8,000 are as low as 8% APR. Maximum loan is \$15,000. Additional 1% APR discount based on applicant's credit score. No other discounts apply. New money only. Only one discounted promotional loan per member. Offer valid December 1, 2020-January 31, 2021. PPCU is federally insured by the NCUA.

Be Our Guest at PPCU's Annual Meeting

You are invited to join us at our annual membership meeting. We will discuss the credit union's status and elect new officers for the coming year. It will be held virtually on March 11, 2021 at 7pm. We will provide information on how to join the meeting as we get closer to that date. If there are any topics you would like us to cover, please send a note, before February 11th, to the attention of Fardad Khosravi 1040 Leigh Avenue, San Jose, CA 95126.

"Enter this new year with a gratitude for this new chance to create your dreams." -Avina Celeste

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.



AUTO-MATIC SAVINGS

AUTO LOAN RATES AS LOW AS **2.24% APR***

RECEIVE UP TO \$100 FOR YOUR LOAN

PLUS, CHECK OUT OUR AUTO LOAN RATE MATCH PROGRAM!

Our auto loan rates are lower than ever – making this the ideal time to upgrade your vehicle, get your dream machine, or even refinance your existing auto loan from another lender!

Plus, depending on your loan amount, we'll give you some extra cash to spend however you please!

- ◆ \$50 for funded loans from \$15,000 to \$24,999
- ◆ \$100 for funded loans of \$25,000 or greater

ACT FAST! This offer is only available until January 4.

New!

**ALREADY HAVE A
QUOTE FROM
ANOTHER LENDER?**

Ask us about our Auto Loan
Rate Match Program!

*APR=Annual Percentage Rate. The rate above includes a .25% APR discount with a PPCU Secure Checking account. Your actual rate may be higher than the rate quoted here, depending on credit rating. Rates and offers are subject to change without notice. Conditions apply for the rate match program. Vehicle loan must be funded during the offer dates to qualify for the offer. Call us for full terms and conditions. PPCU is federally insured by the NCUA. Equal Opportunity Lender.

\$1,000 Scholarship Opportunity

Students can earn one of five \$1,000 scholarships through our Annual Scholarship Program. We proudly support recent high school graduates, college students and trade school students. If you know anyone who could benefit from our \$1,000 scholarship please tell them about our program!

Check out our website in February for details on how to apply!



Red Cross Fundraiser

Thank you to everyone who participated in our wild fire relief fundraiser for the Red Cross! In total, we raised over \$1,500! All donations will go to the Red Cross to aid in recovery.

Congratulations to Our \$100 Winners

Congratulations to last quarter's giveaway winners from our Facebook, New Member, and Loan offers: Sharon T., Alex G., Kristina M., Alex J., and many others. We hope you are enjoying your gift cards and appreciate your participation. Keep an eye out for more giveaways and drawings so you can win next time.

Make a Difference!

Be a part of PPCU's Board of Directors or Supervisory Committee. With provided training, you will take an active role in planning and directing your credit union's future and help make sure that PPCU's assets are safe and secure. To apply for these volunteer positions, send a letter of interest with your qualifications, postmarked by February 11th, 2021 to: Pacific Postal Credit Union, ATTN: Nominating Committee, 1040 Leigh Avenue, San Jose CA, 95126