



postal waves

SHARE THE MONEY-SAVING BENEFITS OF BEING A PPCU MEMBER!

As an example, on a 60-month, \$30,000 new auto loan, we save members an average of \$1,475²!

Be entered into our weekly giveaway drawings by referring:

- postal workers
- other civil service workers
- park rangers
- and family!
- teachers
- paramedics

Just fill out a [referral coupon](#) and attach to the [new member application](#) when the new member opens their account and you BOTH can win [cool prizes](#)! Offer ends August 2, 2021. For full details, terms and conditions visit [our website](#).

²The Credit Union National Association estimates that financing a \$30,000 new automobile for 60 months at PPCU will save members an average \$295 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$1,475 in savings over 5 years.



PPCU Loan Rates

New Auto: 2.49% APR¹

Used Auto: 2.99% APR¹

Classic VISA: 8.49% APR¹

Personal Loan: 8.75% APR¹

HELOC: 4.00% APR¹

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

Holiday Schedule

July 5, Independence Day

August 18, Staff Training Day

September 6, Labor Day

October 11, Columbus Day

Mortgage Hotline

(877) 296-8728

**More Options
MORE SAVINGS**

We're partnering with Enterprise® Car Sales!

1% RATE DISCOUNT
ON CARS PURCHASED FROM ENTERPRISE*

LEARN MORE

Your membership now comes with even MORE money-saving perks!

Plus, to celebrate our 90th birthday, you could win \$90!

- ◇ Get a **1% rate discount** on used cars purchased from Enterprise and funded through PPCU*.
- ◇ Purchase and fund a vehicle from Enterprise between June 15, 2021 - July 31, 2021 to be entered to **win one of nine \$90 gift cards!**
- ◇ Get a **guaranteed fair price** without the hassle of negotiating!
- ◇ Choose from **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. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. 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.

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.



Get the ability to bank on the go!

With [online and mobile banking](#), you have the power to manage your accounts from your computer, smartphone and other devices- whenever you want, wherever you are!

You can deposit a check, transfer money, contact us through Secure Messaging, and more without having to step into a branch! It's secure, convenient, and easy to use!

Take your bank with you.

[Register today!](#)

And don't forget to download the mobile app, available for [iOS](#) and [Android](#):



It's our 90th birthday so we're giving away \$90 gift cards!

Small Package BIG Reward

Unwrap a load of savings with our VISA Credit Card!

Get competitive fixed rates as low as **8.49% APR**¹! Plus, **you could win one of five \$90 gift cards** when you open a new card and charge a minimum of \$500 during July and August²!

Money-saving benefits of our VISA card:

- **No** Annual Fee
- **No** Foreign Transaction Fee
- **No** Cash Advance Fee
- **No** Balance Transfer Fee
- **No** Hidden Fees or Charges
- Credit Limit as high as \$10,000
- Fixed rates as low as 8.49% APR¹
- Discounts on shopping, travel, and so much more³
- Apple Pay Compatible
- Extra security features, including toll-free customer service, alerts and quick replacement if card is lost or stolen.
- And More!!

[Apply Today!](#)

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 July 2021-August 2021, and a minimum total of \$500 must be charged to the card during the same period. For drawing terms and conditions, visit www.ppcu.org. Offer subject to change. ³Discounts on products and services are pre-negotiated offers through Visa and participating merchants. Terms and conditions apply. Go to https://usa.visa.com/en_us/visa-offers-and-perks/ for current Visa offers and details.

Be Aware of Vaccine Incentive Scammers

California, like many other states, is holding lotteries to encourage people to get vaccinated. Scammers are taking advantage of this by impersonating state officials through email, text, calls and direct messages on social media platforms. Remember:

- » All vaccinated people are automatically entered- there is no additional step or fee needed to qualify for the lottery.
- » Officials will not ask for your bank information or other sensitive personal information- winnings are issued as a check.
- » There is no fee required to accept the prize should you win.
- » Winners will only be contacted by California Department of Public Health (CDPH) officials through an official "State of CA CDPH" caller and text ID, a CDPH email address, or in person by CDPH staff.

If you suspect a possible vaccine incentive scam or other suspicious activity...

- Email rumors@cdph.ca.gov
- Call the Vax for the Win incentives hotline at **1-833-993-3873**.