



PPCU LOAN RATES

New Auto: **2.99%** APR¹

Used Auto: **3.49%** APR¹

Classic VISA: **8.49%** APR¹

Personal Loan: **4.99%** APR¹
(Expires April 15th)

HELOC: **4.0%** APR¹

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

HOLIDAY SCHEDULE

May 20th, Staff Training Day

May 25th, Memorial Day

July 3rd, Independence Day

MORTGAGE HOTLINE

(877) 296-8728

*When it rains
look for*

RAINBOWS

*When it's dark
look for*

STARS



We here at Pacific Postal Credit Union hope that you and your families are staying healthy and safe during this unprecedented time. We also would like to take a moment to thank you for accepting the challenges of sheltering-in-place and practicing social distancing. We are continually monitoring the COVID-19 situation and making sure we do the utmost to protect the health and well-being of both you and our employees, while providing superior service to our members. We are happy to offer the following benefits that may be helpful to you and your family:

Financial Assistance for Those Affected by the COVID-19 Pandemic

If you have been impacted by the coronavirus pandemic, we want to help alleviate any financial hardship you may be facing. Here are several ways we can help lighten the load:

Emergency loans with two months of no payment: Emergency loans of \$2,000 at 2% APR with terms of two years are available for those who need immediate assistance. We can have it available on the same day you request, and you may choose to defer the first two months' payments. Apply online at www.ppcu.org.

Skip-a-Pay for ALL loans with no fees: You can skip your payments for all loans for the next three months (April, May, and June) - including Visa® cards and Lines of Credit. We will waive the \$40 skip fee and any late fees. To skip your payments, log in to your account online and select the Skip-a-Pay option.

Skip your mortgage payments as well: Contact us to skip your mortgage payments for the next three months (April, May, and June). Late fees will be waived. No foreclosures will occur during this period.

Monthly loan payment adjustments: We can temporarily lower your monthly payments as well as forgo any late payment fees. Talk to our loan department to learn more.

Free withdrawals from CD accounts: If you need to access the money you've invested in a Certificate of Deposit, we are waiving all early withdrawal fees.

Fee waivers for overdraft and NSF fees: Contact us and we will waive up to three occurrences per month for overdraft and NSF fees.

If you have any questions or would like some guidance, talk to us. We will work with you to figure out the best options for your situation.

We are available by phone (800-696-6009) M-F from 9am-5pm. Our branches are open M-F from 10am-2pm.



Dear Member, please know that our choice of incentives for our membership promotion were chosen prior to the pandemic – we understand and apologize that they are not practical at this time. Despite the unprecedented timing of current events, we are hopeful that they will still hold value in the near future and we continue to encourage participation to provide quality service to your family members and friends.

Be REWARDED!

When You Refer A Friend Or Family Member.

It's EASY! Get started by filling out a Referral Form from www.ppcu.org and forwarding it to qualifying family members and friends.

AND BOTH OF YOU WILL GET:

TWO Cinemark movie tickets And a \$25 Restaurant.com gift card when they join PPCU.



BUT WAIT! THERE'S MORE!

New Members can receive an additional TWO Cinemark movie tickets AND another \$25 Restaurant.com gift card for each of the following services they open within 60 days of joining:

- Secure Checking Account •Vehicle Loans •Personal Loans

Offer Ends April 30th, SO ACT FAST!

*Offer valid March 1-April 30, 2020. Members who refer a new member and any new member who joins each receives 2 Cinemark Movie Tickets and a \$25 Restaurant.com Gift Card. The New member will receive an additional 2 Movie Tickets and \$25 Restaurant.com Gift Card for each product listed above that they open within 60 days of new membership account opening. The Movie Tickets and Gift Card will be issued within 60 days of the new member account or product account opening. Movie tickets can be used for any movie, anytime at Cinemark Theatre locations only and do not expire. Tickets are not valid for specially priced attractions. Additional fees apply to 3D and IMAX attractions. \$25 Restaurant.com Gift Card can be used at over 18,000 locations throughout the United States. Restaurant.com gift cards do not expire. Visit restaurant.com for more information on the restaurant gift card and the specific restaurant locations participating in this program. Eligible members include current, retired and contract employees of the USPS and Civil Service, and family members and roommates of these individuals living within the greater bay area. For a complete list of eligible members, visit www.ppcu.org. Not valid with any other offers.

Please Note - Change in Hours of Operation

Given the recent progression of COVID-19, we felt it prudent to adjust our hours of operation. Until further notice, all **PPCU branches are now open from 10am-2pm, Monday-Friday. Our Member service line (800-696-6009) will be available from 9am-4pm.** These reduced hours will not affect your accounts or cause any disruption to services.

For your own safety, we urge you to bank with us using **online banking, our mobile app for Android and iPhone, or Zipline bank-by-phone (800-339-4818).** These free services allow you to deposit checks, transfer funds, pay bills and much more without the need to visit a branch. E-sign is available too, giving you the freedom to finalize a loan and other documents remotely.

If you haven't set up online or mobile banking yet, don't hesitate to call us and we can help you get up and running. Having these options available to you will not only provide convenience but also peace of mind.

You can also use your debit card at surcharge-free CO-OP ATMs to withdraw cash, check balances and more. Here are ways to locate a surcharge-free ATM: Visit CO-OP's ATM Locator site (www.co-opcreditunions.org/locator), call 888-748-3266, text a Zip Code to 91989, or download the CO-OP ATM Locator app.

Thank you for your understanding and support during this period. We will continue to help in any way that we can, and keep you informed.

Send Those Money Blues Away!

No need to worry about your money concerns. With our flexible, low-rate personal loan, you can borrow up to \$15,000 and give your budget that extra boost it needs! Check out our special tiered-rate offer below:



as low as **4.99%^{APR*}** for 24 months
as low as **5.99%^{APR*}** for 36 months
as low as **6.99%^{APR*}** for 37-60 months

Apply now before this special off ends on April 15th.

Have more money in your wallet today!

*APR=Annual Percentage Rate. Rates shown include 0.25% discount for online application and 0.25% discount for PPCU Secure Checking. Loans and rates are subject to credit approval. Your rate is determined by your credit profile and may differ from the rates quoted. No minimum loan amount required; maximum loan amount is \$15,000. New money only. Offer available March 1 – April 15.

Mobile Deposit Now Better Than Ever!

What's new and improved and customized just for you?

Introducing your new Mobile Deposit Limits! Deposits are now personalized for each member based on their combined Savings and Checking balance for the last six months. This enhancement often gives higher limits and more flexibility than a one-size-fits-all-policy.

Don't have our mobile app yet? Register for PPCU's online banking today and download our free app for iPhone or Android. Give us a call if you have any questions!