



TO OUR MEMBERS

A heartfelt thank you for your trust in PPCU, and our Volunteers for your guidance and dedication. You make a world of difference. We hope your New Year is filled with peace, joy and health.

PPCU LOAN RATES

- New Auto: **2.99%** APR¹
- Used Auto: **3.49%** APR¹
- Classic VISA: **8.49%** APR¹
- Personal Loan: **6.99%** APR¹
- HELOC: **4.50%** APR¹

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

HOLIDAY SCHEDULE

- January 1st**, New Year's Day
- January 20th**, Martin Luther King Jr. Day
- February 17th**, President's Day
- February 19th**, Staff Training Day

MORTGAGE HOTLINE

(877) 296-8728

Happy New Year!

Is consolidating debt, funding your next vacation or purchasing something special one of your new year's resolutions? If yes, we can help!

a SPECIAL OFFER FOR YOUR NEW YEAR'S RESOLUTIONS!

Start the year off right and meet your goals with:

- A special Personal Loan rate as low as **6.99%** APR*
- Get Up to \$15,000
- Terms Up to 60 months
- So, a \$5,000 loan for 60 months is only \$99 a month!



Take care of everything you need in the beginning of the year and accomplish it all with extra money in your pocket!

Apply today at www.ppcu.org or stop by a branch - offer ends January 31st, 2020.

*APR = Annual Percentage Rate. Stated rate includes .25% APR discount for Pacific Postal Secure Checking and .25% APR discount for online loan application. Loans and rates are subject to credit approval. Your rate is determined by your credit profile and may differ from the rates quoted. \$5,000 minimum, \$15,000 maximum to qualify for the rate. Monthly payment is approximate and based on a \$5,000 loan at a rate of 6.99% APR for 60 months. Offer valid for new personal loans funded December 1, 2019 – January 31, 2020.



**"THE BEST WAY TO PREDICT THE FUTURE IS TO CREATE IT."
-ABRAHAM LINCOLN**



www.ppcu.org | 800.696.6009



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 and 1/4% discount for applying online.



BE OUR GUEST AT OUR ANNUAL MEETING

Join us and hear how your credit union is doing! Meet the members of our Board of Directors and Supervisory Committee, and elect new officers for the coming year. The event will be held at:

PPCU's Main Branch
1040 Leigh Ave
San Jose, Ca 95126
March 12th, 2020
at 7pm



Are there any topics you would like us to cover? We are happy to add them to the agenda! Just send a note to the attention of Fardad Khosravi at the address above before February 14th. We hope to see you there!

CALLING ALL VOLUNTEERS!



As the saying goes: "It Takes A Village!" And we want you! Become a volunteer and be a part of PPCU's Board of Directors or Supervisory Committee. With provided training, you can make a difference by planning and directing

your credit union's future and help make sure that PPCU's assets are safe and secure. We love to see our Members be active in our community! To apply, send a letter of interest with your qualifications, postmarked by February 12th, 2020 to:

Pacific Postal Credit Union, ATTN: Nominating Committee,
1040 Leigh Ave, San Jose Ca, 95126

YOUR VOTE IS APPRECIATED!

Enclosed in your December statement you will find a notice regarding a proposed amendment by the Board of Directors to PPCU's bylaws. The proposed change is to the number of directors serving on the Board. We ask that you review the proposed information and vote your approval or disapproval on the ballot provided, and then return using any of the options outlined in the letter. Thank you for your time and attention to this matter.



FUND YOUR EDUCATION WITH \$1,000!

Students can earn a \$1,000 Scholarship through Our Annual Scholarship Program. PPCU proudly supports our student members who are graduating high school students, current college students and trade school students. If you know anyone who can benefit from a \$1,000 boost, tell them about our Annual Scholarship Program!



Check out our website at www.ppcu.org in February for more details on how to apply!

NEW UPGRADE TO YOUR ONLINE & MOBILE BANKING



We are excited about the new features designed to provide you with a more enjoyable and convenient user experience. You'll notice several changes, but the most significant will be your starting point: The Dashboard. Your new easier-to-use dashboard provides a summary of your accounts, access to frequently used functions, your recent online activities and transactions, as well as the next 15 days of events on your account.

New Mobile App Features:

- View your account summary as soon as you log in
- 1-click access to frequently used functions
- Mobile Deposit Auto Capture feature automatically detects and captures checks with greater accuracy
- New Activity link quickly provides recent and upcoming activities

Log in today and try our new online and mobile banking features!

"WRITE IT ON YOUR HEART
THAT EVERY DAY IS THE BEST
IN THE YEAR."

-RALPH WALDO EMERSON