

postal waves

Good News! 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: 4.49% APR¹
- Used Auto: 5.74% APR¹
- Classic VISA: 8.49% APR¹
- Personal Loan: 8.50% APR¹
- HELOC: 6.75% APR¹

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

Mortgage Hotline

(877) 296-8728

Holiday Schedule

- January 2, New Year's Day
- January 16, Martin Luther King Jr. Day
- February 15, Staff Training
- February 20, President's Day



FUND YOUR FUN

WITH A DISCOUNTED PERSONAL LOAN AS LOW AS 6.99% APR*

Cover all your gift purchases, take a vacation, consolidate debt or pay for anything with our Personal Loan Special.

YOU'LL ENJOY:

- » A special rate as low as **6.99% APR***
- » That's only \$20 per month per \$1,000 borrowed
- » Get up to \$15,000
- » Terms up to 60 months

Plus, receive an additional .25% off your rate with Secure Checking!

HURRY – THIS OFFER ENDS JANUARY 31, 2023. APPLY ONLINE AT PPCU.ORG!

*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. The sample monthly payment is an estimate based on a \$1,000 loan at 6.99% APR for a 60-month term. Maximum loan is \$15,000. Receive an additional .25% discount with Secure Checking. No other discounts apply. New money only. Only one discounted promotional loan per member. Offer valid December 1, 2022 - January 31, 2023.



You Are Invited to PPCU's Annual Meeting

Our annual membership meeting will be held on Thursday, March 16th, 2023 at 7 pm at our main branch located at 1040 Leigh Avenue in San Jose, CA, 95126. We will also provide a Zoom link for those interested in participating virtually. Instructions will be provided closer to the meeting date. Check our website, ppcu.org, for any updates.

This year's meeting will cover the credit union's status and election of new officers for the coming year. If there are any topics you would like us to include in the agenda, please send a note by February 16, 2023 to Pacific Postal Credit Union, ATTN: Fardad Khosravi, 1040 Leigh Avenue, San Jose, CA 95126.



*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 1/4% discount with a PPCU Secure Checking account.



New! Manage Your VISA Card Online All in One Place!

You can now easily manage your Visa card by using the new **"Manage Credit Cards"** online banking menu option. This feature is available from the main menu once you log in to your account at www.ppcu.org. From here, you may view your Visa statements and recent Visa transactions, make payments, set alerts and more.

Also, when you make a Visa payment using the **"Manage Credit Cards"** feature, the payment will post to your Visa account and be available the same day if made before the processing deadline. Note that when you set up a payment, the service will let you know when the payment will post before you complete the payment transfer.

As you can see from the menu, you may also search and view your transactions, analyze your spending, choose your statement delivery options, and manage recurring payments. **Give it a try today!**



Log in to your account at www.ppcu.org and click on **"Manage Credit Cards"** from the Main Menu to make payments, view transactions and monthly statements, and more.

Once you click on **"Manage Credit Cards"** you'll see this screen which shows a summary of your Visa card, including recent transactions and current balance. From the menu on the left, you can choose to view your statements, make a payment, set alerts, and more.



Looking For a New Year's Resolution?

Here's one for you: **Keep your hard-earned money safe from scammers by spotting and avoiding gift card scams.** Scammers want you to pay with gift cards because they're like cash – once you use a gift card, the money on it is gone. **But what do gift card scams look like?**

Someone may call, tell you they're from a government agency, and say you owe taxes or a fine. Or they may pretend to be a family member or friend in trouble who needs money right away. Or they may say you've won a prize, but first must pay fees or other charges.

In these and similar scenarios, here are signs you're dealing with a scammer:

- » **The caller says it's urgent.** They tell you to pay right away or something terrible will happen. They try to pressure you into acting quickly so you don't have time to think or talk to someone you trust. **Don't pay. It's a scam.**
- » **The caller usually tells you which gift card to buy.** They might tell you to put money on a Google Play, Target, or iTunes gift card – or send you to a specific store like Walmart, Target, or CVS. Sometimes they tell you to buy cards at several stores to avoid suspicion. **If so, stop. It's a scam.**
- » **The caller asks you for the gift card number and PIN.** The scammer uses that information to steal the money you've loaded on the card. **Don't give them those numbers.** You will lose your money and you won't be able to get it back.
- » **If you paid a scammer with a gift card, tell the company that issued the card right away.** Keep the card and find any receipts you have. Then report the incident to the FTC (Federal Trade Commission) at ReportFraud.ftc.gov.

Remember: Gift Cards are for Gifts, NOT Payments!

