



# postal waves

## HAVE YOU HEARD?

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: 5.99% APR<sup>1</sup>
- Used Auto: 6.49 APR<sup>1</sup>
- Classic VISA: 10.49% APR<sup>1</sup>
- Personal Loan: 9.75% APR<sup>1</sup>
- HELOC: 8.25% APR<sup>1</sup>

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

### Mortgage Hotline

(877) 296-8728

### Holiday Schedule

- May 15, Staff Training Day
- May 27, Memorial Day
- June 19, Juneteenth
- July 4, Independence Day
- August 21, Staff Training Day



www.ppcu.org | 800.696.6009



## Exciting Enhancements Coming in 2024!

**D**ear PPCU Members, as we step into spring, we are bursting with excitement to announce a host of enhancements aimed at making your banking experience with us even more seamless and rewarding.

Your feedback has been instrumental in shaping these improvements, and we're thrilled to unveil what's in store for you in the months ahead:

### Voice Banking Upgrade

Introducing a secure, automated service that will revolutionize the way you manage your accounts. With our Voice Banking Upgrade, you can swiftly conduct transactions from any touch-tone phone, day or night, ensuring convenience and peace of mind.



### Visa Rewards Program

Exciting news - we're launching our very first Visa Rewards Program!

Earn rewards on your everyday purchases and enjoy exclusive benefits as a PPCU card-holder. It's our way of saying thank you for choosing us as your financial partner.



### Instant Issue Debit Cards

Need a new card in a hurry? No problem! With our instant issue debit cards, you can walk into any branch and walk out with a new card in hand, saving you time.



### Contactless Debit and Credit Cards

Say goodbye to long waits at the checkout counter! Our contactless debit and credit cards offer a faster, more secure way to pay, allowing you to breeze through transactions with just a tap.

Experience the convenience of contactless technology and enjoy added peace of mind with every purchase.



## "Turn your Return" Tax Season Special

Get ready to maximize your tax season with our exciting upcoming loan promotion!

Whether it's investing in home improvements, funding education, or consolidating debt, our forthcoming promotion offers competitive rates and flexible terms designed to fit your needs. Stay tuned for more details on how you can make the most of this tax season and **turn your return** into tangible progress towards your financial aspirations!



## Community Outreach

We're committed to giving back to the communities we serve. In 2024, we will be launching community outreach initiatives that focus on supporting local educational institutions, particularly in the realm of Financial Literacy. Together, we can empower future generations with the knowledge and skills they need to achieve financial independence.



At PPCU, we deeply value the trust and confidence you place in us, and we are committed to your financial success. We invite you to continue sharing your thoughts and suggestions with us.

If you know someone who could benefit from the personalized service and innovative solutions we have to offer, now is the perfect time to introduce them to PPCU.

Together, we can help more individuals and families achieve their financial goals.

Thank you for being part of the PPCU community.