



# postal waves

## To our Members:

Happy New Year!

Our team wishes you a year filled with happiness, peace, and good health. We appreciate your continued support and membership. We would also like to extend our heartfelt gratitude to our volunteers for their dedication and guidance. We are excited to continue serving you in the future.

## 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 available. See bottom of this page for more information

## Holiday Schedule

- January 1, New Year's Day
- January 15, Martin Luther King Day
- February 19, Presidents Day
- February 21, Staff Training Day

## Mortgage Hotline

(877) 296-8728



www.ppcu.org | 800.696.6009



**YEAR-END PROMOTION**

**CHANCE TO WIN**

**0% APR**



**OFFER ENDS January 5th**

Introducing Our Year-End Promotion: Get Your Dream Car at an Affordable Rate. We're thrilled to offer you a fantastic opportunity to drive the car of your dreams at an affordable price! With our year-end promotion, owning a new car has never been easier. And that's not all – all loans that are funded during this promotion have ONE chance to win a 0% APR loan for 48 months!

New Auto 5.99% APR<sup>1</sup>

Used Auto 6.49% APR<sup>2</sup>

Take advantage of this year-end promotion today!

Apply and learn more at [www.ppcu.org/year-end-auto-promotion-2023](http://www.ppcu.org/year-end-auto-promotion-2023)

**OFFER ENDS January 5th, 2024!**

\*APR=Annual Percentage Rate. Offer is open to all persons who live, work, worship or attend school in Santa Clara County, current PPCU Members, and other persons who qualify for PPCU membership. For Members who live outside of California, we will finance new vehicles only. Offer valid to those who apply from December 26th to January 5th and fund their loan by January 12th. Any loans not funded by January 12th due to incomplete documents or application will be ineligible for PPCU's Year-End Auto Loan promotion. All funded loans have ONE chance to win 0% APR\* for 48 months. 0% APR loan is for a term of 48 months only. Interest must be paid for the remaining amount of a loan if you choose to select a longer term. PPCU offers Auto Loan terms up to 84 months. The APR for the remaining term depends on the creditworthiness evaluated during the initial loan application.

»1, 2 Quoted rates reflect 0.25% discounts (for Secure Checking or Silver Express) for a 60-month term. New loans only. New loans shall be defined as new purchases or refinances from other financial institutions. Offer cannot be combined with other current PPCU promotions. ONE lucky winner will receive 0% APR\* for 48 months.

Visit [ppcu.org/year-end-auto-promotion-2023](http://ppcu.org/year-end-auto-promotion-2023) for current rates and promotion details. Pacific Postal Credit Union is an Equal Credit Opportunity Lender. Federally Insured by NCUA.

## Be Our Honored Guest at the PPCU Annual Meeting

You are cordially invited to attend our Annual Membership Meeting in 2024. Join us on March 14, 2024, as we discuss the credit union's current status and conduct the election of new volunteers for the upcoming year. If you have any specific topics you'd like us to cover, please send your suggestions before February 11, 2024, to the attention of Fardad Khosravi, 1040 Leigh Avenue, San Jose, CA 95126. Save the date and watch for more details coming. We look forward to your participation and input in shaping the future of our credit union.

**"New year, new challenges. Let every obstacle be a stepping stone to a greater achievement."**

\*APR=Annual Percentage Rate. For a complete list of loan and deposit rates, go to [www.ppcu.org](http://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 0.25% discount with a PPCU Secure Checking account.



# 2024

Recently bought a car with a **high interest rate?**

Refinance with us at a **lower rate!**



**PLUS, CHECK OUT OUR AUTO LOAN RATE MATCH PROGRAM!**

Our auto loan rates are lower than ever – making this the ideal time to upgrade your vehicle, get your dream machine, or even refinance your existing auto loan from another lender!

## Stack the Deck in your favor with PPCU's Auto Rate Match Program

**Matched Rates** - We'll match or beat any competitors rates, ensuring you drive away with the best deal.

**Flexible Terms** - Flexible terms of up to 84 months, you have the freedom to choose a repayment plan that suits your needs!

Floor rate on new & used auto 5.70%. Max term 84 months (used auto is last 8 model years 2016+)  
Additional Discounts do not apply.  
Contact our loan department to learn more!  
Phone (408)-275-8595 ext. 3 Email - loandept@ppcu.org



## \$1,000 Scholarship Opportunity

**A**nnual Scholarship Program: Offering Five \$1,000 Scholarships to Students. We are thrilled to announce our Annual Scholarship Program, which provides financial assistance to recent high school



graduates, college, and trade school students If you know anyone who might benefit from our \$1,000 scholarship, please encourage them to apply. Check out our website in February for more information on how to apply!

## Congratulations to Our Black Friday Auto Promotion Winners!

**C**ongratulations to Jocelyn, Gladiollie, and Curtis!

You made the right choice by participating in our annual **Black Friday Auto Promotion: 49ers vs Rams Game Giveaway!** We're thrilled to have helped you fund your loans and hope you have a blast cruising around in your new wheels!

Get ready for an adrenaline-pumping game between the 49ers and the Rams!

Enjoy the game!

"Embrace the uncertainty of the new year with confidence, for within every challenge lies an opportunity for growth."

