

postal waves

PPCU Loan Rates

New Auto: 4.24% APR*

Used Auto: 4.34% APR*

Classic VISA

w/Checking: 8.99% APR*

Personal Loan: 9.54% APR*

Win a 0% APR* Loan!*

When you finance your loan with us, you are automatically entered into our monthly 0% drawing — you could win a no-interest loan!

Holiday Schedule

January 18
Martin Luther King Jr. Day

February 10
Staff Training

February 15
President's Day

We have Money to Lend You

PPCU continues to be a safe place for you to borrow as well as save at very competitive rates. Need a new car? Thinking about remodeling? A vacation? Whatever your needs, we can help with low rates and flexible terms.

Financing your loan with us also automatically enters you into our monthly drawing for a **0% APR* loan!** If you win, you won't have to pay any interest for the full term of the loan. Go to www.ppcu.org or call us for our current rates and to apply.

Beware of Rate Hikes and Fees

Banks are now raising their credit card rates for their current card holders to as high as 29% APR*, drastically cutting credit limits and charging annual fees, even for those with outstanding credit and payment records.

With our low-rate Visa Card, you won't have to worry about these rate or fee increases. Take advantage now of our **8.99% APR* Classic Visa:**

- No annual fee and
- No cash advance fee
- Free balance transfers
- Your rate won't increase if you are late with a payment
- Around-the-clock fraud protection
- Only 3% minimum monthly payment due (other cards are now 5%)



Don't wait until your credit card rate is sky high. Apply today at www.ppcu.org or call us for more information. Once approved, we'll transfer your balances free of charge.

*APR = Annual Percentage Rate. Rates and terms subject to change without prior notice. 8.99% APR is valid with PPCU checking and direct deposit, otherwise, rate is as low as 11.99% APR. All loans subject to credit approval. Actual rate offered is determined by your individual credit profile. Information for other credit card issuers from www.bankrate.com.



Your Car is a Ticket to Money

If you own or have equity in your car, you can refinance your auto with us and take out the equity to use like cash. The advantage? You'll probably save more by paying a lower interest rate than what you would pay with a personal loan. And you may be able to finance more than what a personal loan allows depending on the blue book value and the amount of equity in the car. Financing your loan with us also automatically enters you into our monthly 0% APR drawing—you could win a no-interest loan!



Apply at www.ppcu.org or call our Lending Department to find out more.

PPCU Donates to Those in Need in Lieu of Company Parties

The PPCU Board and Employees unanimously agreed to cancel both our Company Picnic and Holiday Parties and instead donate the money to help our local community. PPCU gave \$5,000 to the Second Harvest Food Bank of the Santa Clara and San Mateo Counties to help meet the still increasing need for food assistance this holiday season.

We're Still Strong with Your Help

Despite these challenging times, PPCU remains financially sound—your support has made this possible. It's you that keeps us healthy when you choose to take out a loan and deposit your money with us. And when we're healthy, we can continue doing what we love to do most—making your life better with outstanding products and personal service. So thank you, from the bottom to the top of our hearts. We raise our glasses to you and a bright 2010.

Whatever your needs, let us help you with a low-rate loan. Apply today at www.ppcu.org.

Age 18-24? Your Opinion Matters!

Join our Young Adult Advisory Board and tell us how we can better reach out and help those in your age group manage their finances. Whether that means providing new products and services, tweaking what we do offer, or adjusting our policies to make the money side of life easier, we want to hear. You'll have the chance to influence how we market to your age group as well. Committee members will share feedback via email. For more information, call 800.696.6009 and ask for Karole Morikawa.



Earn a \$1,000 Scholarship



PPCU awards several \$1,000 Scholarships each year to graduating 2010 high school seniors and continuing college and vocational students. Information on how to apply will be posted on our web site in February.

Help Plan Your Credit Union's Future

Serve on the PPCU Board of Directors or Supervisory Committee. Training is provided. Send a letter of interest with your qualifications, postmarked by February 9 to: PPCU Nominating Committee, 1040 Leigh Avenue, San Jose, CA 95126.

Join Us

Hear how your credit union is doing and elect officers at our Annual Membership Meeting on March 11, 2010, 7:00 pm at the Main Branch, 1040 Leigh Avenue in San Jose. Are there any topics you would like to cover? To ensure they are on the agenda, submit them in writing to the attention of Jan Meere at the address above before February 11.

