

postal waves

Last Chance!

PPCU Loan Rates

New Auto: **2.24%** APR**

Used Auto: **2.74%** APR**

Classic VISA: **8.99%** APR**

Personal Loan: **4.99%** APR**

See bottom of this page for more information on our rates

Win a 0% APR* Loan!**

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

Holiday Schedule

January 16
Martin Luther King Jr. Day

February 15
Staff Training

February 20
President's Day



Are the Holiday Bills Stacking Up? Relax ~ Lower your Payments and Save with Our **4.99% APR* Personal Loan Special**

Use up to \$20,000 to consolidate your bills into one easy, low payment, or use the money for home improvement, travel... whatever you need right now. And it's affordable — you pay only \$18.86 for every \$1,000 you borrow over a term of 60 months.

Start the New Year off right and take action now. Apply at www.ppcu.org or at any branch. **Hurry! This special 4.99% APR* rate expires on January 15, 2012.**

*APR = Annual Percentage Rate. Rates and offer are subject to change without notice. Actual rate offered is dependent on individual credit rating; your rate may be higher. Sample monthly payment is approximate and based on the terms given. Must apply for and fund the same loan during promotional period, October 15, 2011 – January 15, 2012, to qualify for offer. Not valid with any other offers, discounts or current PPCU loans. Call for complete terms and conditions.

Earn a \$1,000 Scholarship!



Tell your family members about our 2012 Scholarships for students planning to further their education during the upcoming school year. Call or go to our web site in February to find out how to apply.

Thank You and Happy New Year

A heartfelt thank you to all of our Members and Volunteers. We are deeply grateful for your business and support. All of us here at PPCU are wishing you a special New Year full of peace, health and happiness.

** 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 prior notice. All loans subject to credit approval. Actual rate offered is determined by the applicant's individual credit profile. Auto loan rates shown reflect 1/4% discount with direct deposit to a PPCU Checking account. Restrictions apply. 0% APR drawing excludes mortgages, Visa card and lines-of-credit.

Answers to Your Frequently-Asked Questions



Q. *I scheduled an online bill payment to a family member but I don't see the transaction on my statement — was the bill paid?*

A. When you schedule a payment to someone who cannot accept electronic payment, such as a relative or friend, payment is done by check. In that case, money will not be withdrawn from your checking account until the recipient — your family member — deposits the check. For that reason, you won't see the payment as a debit on your statement of transactions until the check has cleared and not before. This is better for you because you get to keep the money in your account longer, up until the time the recipient deposits the payment.

Q. *My Visa Card and Debit MasterCard have not yet expired and I did not order new replacement cards — why did I receive new cards in the mail?*

A. *Here's what is happening:* Both Visa and MasterCard are continually monitoring your card transactions to prevent fraud on your accounts. When they detect suspicious activity — which can originate with the Merchant or the Card Processor, and not necessarily the Card Issuer (PPCU) — Visa and MasterCard will inform us of those card account numbers that may be compromised. Since our priority is to protect your account, we will place a hold on the compromised card, notify you by phone or mail, and immediately send out a replacement card for you.

This process is done to minimize any risk to you and prevent account fraud.

If you have any questions or concerns about this procedure, feel free to call us.

Start Off the New Year by Getting the Most Out of Your Credit Union

- ✓ **Need extra money to help with debt or a new purchase?** Take advantage of our 4.99% APR Consolidation Loan Special. We can help you combine your credit card balances and other debt into one low payment that will save you money and trouble. Hurry, this special rate offer expires January 15, 2012.
- ✓ **Have questions about your credit, or how to manage debt, or save for retirement, etc?** Get Free financial advice by calling BALANCE at 888.456.2227.
- ✓ **Do you have Teens or Younger Adults in your family?** Ask us about our Teen Pack and One Pack benefits for those age 14 to 24. Includes scholarships, savings, loans and more.
- ✓ **Go Mobile.** Stay on top of your accounts using your iPhone or Smartphone. Go to www.ppcu.org and sign up now.
- ✓ **Don't know where to start?** Or just want to make sure you're getting the most out of your PPCU benefits? Call us at 800.696.6009. We're here to help.

For Teens Only!

Did you know that we have a special online site — called "C-note" — just for teens? It offers a mix of fun and all things financial. With blogs, videos, games and tips on everything from paying for college to traveling to Europe, it's a site worth checking into. Go to www.ppcu.org and click on the Teen Pack option under the Products menu.



Join Us at our Annual Meeting

Hear how your credit union is doing and elect officers on March 8, 2012, 7 pm at the Main Branch, 1040 Leigh Avenue in San Jose. Are there any topics you would like to discuss? Submit them in writing before February 8 to the attention of Jan Meere at the address above.

