



# Postal Waves

OCTOBER 2024

**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: 7.75% APR<sup>1</sup>

All rates are available here <https://www.ppcu.org/rates>

### Mortgage Hotline

(877) 296-8728

### Holiday Schedule

- October 14, Indigenous Peoples' Day
- November 11, Veterans Day
- November 20, Staff Training Day
- November 28, Thanksgiving
- December 25, Christmas
- January 1, New Year's Day



[www.ppcu.org](http://www.ppcu.org) | 800.696.6009

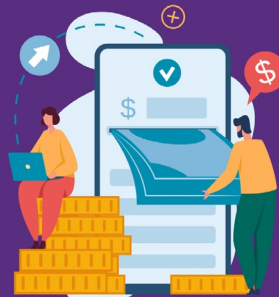


## Upcoming Promos

Welcome to our October newsletter! As we step into the fall season, we're excited to share the latest updates, financial tips, and special offers designed to help you maximize your membership benefits. Stay tuned for valuable insights and news from PPCU.

### Online Banking

Don't miss out on the fun! Log into online banking REGULARLY for exciting contests, raffles, and exclusive promotions-you never know what will pop up next!



### Halloween Fun!

Stay tuned for exciting Halloween events online and in-branch.

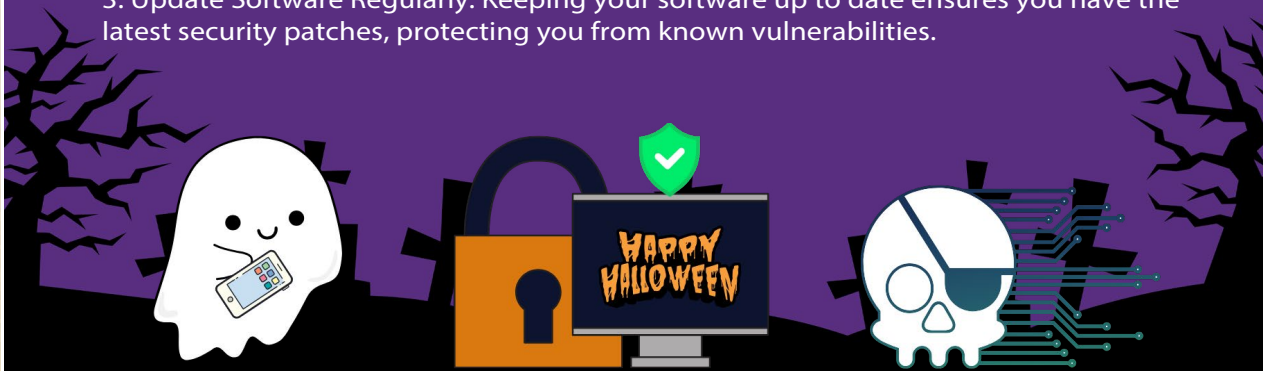
Join us for a spooktacular time with a variety of activities for all ages. Whether you prefer virtual fun or in-person thrills, we have something for everyone!



## Cybersecurity Awareness Month

In today's digital age, safeguarding your online presence is more important than ever. Cyber threats are constantly evolving, making it crucial to stay vigilant and proactive. By implementing a few essential cybersecurity practices, you can significantly enhance your protection against potential attacks. Here are the three best practices to prioritize:

- 1. Use Strong Passwords:** Strong, unique passwords are your first line of defense. Using a password manager can help you manage them securely.
- 2. Enable Multi-Factor Authentication (MFA):** MFA adds an extra layer of security, making it much harder for attackers to gain access to your accounts.
- 3. Update Software Regularly:** Keeping your software up to date ensures you have the latest security patches, protecting you from known vulnerabilities.





## Announcing Our 2024 Scholarship Winners!

PPCU is thrilled to announce the recipients of our 2024 scholarship program! Three outstanding students have been awarded \$1,000 scholarships to support their educational journeys.

We are honored to back these exceptional individuals as they chase their dreams. We believe they represent the future leaders of our community and are confident they will make a significant impact on the world.

To learn more about our scholarship program and the 2024 winners, please visit [ppcu.org/2024-scholarship-winners](https://ppcu.org/2024-scholarship-winners).



**Frankie K.**



**Mariana V.**



**Brianna B.**

HAPPY  
**HALLOWEEN**

