

Quarterly Newsletter

F3 CREDIT UNION

January, 1st 2025



is becoming...



F3 CREDIT UNION

FAMILY · FRIENDS · FUTURE

Here’s what has happened in the last month and what’s to come!

Welcome to the **F3 Credit Union** Newsletter! We are excited to share some important updates and upcoming events with you.

Firstly, we are thrilled to announce our rebranding from Pacific Postal Credit Union to F3 Credit Union. This change reflects our commitment to financial freedom, flexibility, and future growth. We believe this new identity will better serve our diverse membership and help us expand our reach.

In this edition, you can look forward to details about our special Winter Loan offer, available until January 31st. This is a fantastic opportunity to secure a loan of up to \$15,000 with competitive rates, perfect for meeting your financial needs as we head into the new year.

We are also pleased to invite you to our annual meeting on March 13th. This event is a wonderful opportunity to learn about our achievements over the past year, our plans for the future, and to connect with fellow members and the leadership team. We hope to see you there!

Additionally, we will be sharing tips on how to kick off 2025 with financial wellness in mind. From creating a budget to investing wisely, these tips are designed to help you start the new year on the right foot.

Thank you for your continued support and trust. Together, we can achieve great things.

Enjoy this month’s newsletter!

In this newsletter you can expect:

Message from the CEO

Rebranding Announcement

Winter Personal Loan Special

\$1,000 Scholarship Opportunity

F3 Credit Union Annual Meeting

Kick 2k25 off like a champ!



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HAPPY NEW YEAR 2025!

January 2025

MESSAGE FROM OUR

CHAIRMAN
Roger Somer

PRESIDENT & CEO
Fardad Khosravi

Dear Valued Member,

As the holiday season approaches, we are reminded of how grateful we are for you. For 93 years, you have been the foundation of our success, and we are deeply thankful for your trust and loyalty.

Since our beginnings as a postal credit union, we have grown to serve civil service fields and, most recently, welcomed the Santa Clara County community into our membership. At every stage, you've been with us as family and friends, helping us build a strong foundation for future generations.

As you may have heard, **we are changing our name to F3 Credit Union—Family, Friends, and Future**. This name reflects who we've always been and our commitment to continuing this close, personal relationship with you as we look to the future together.

Our new name represents our vision for growth, our commitment to modernizing services, and our dedication to remaining the credit union you know and trust. We're setting the stage for an even brighter future:

Honoring Our Past: Our history as a postal credit union shaped the values we live by today. We remain dedicated to providing the same exceptional products, services, and care that have supported our members for generations

Change can sometimes feel uncertain, but we want to reassure you that this is a positive step forward for all of us. Our core mission of serving you with integrity and care is unchanged. We're excited to embark on this next chapter with you, and we're confident that this transformation will strengthen our relationship and enhance your experience with us.

Thank you for being part of this next chapter. This holiday season, we celebrate the past 93 years and look forward to building an even brighter future with you—our family, friends, and community.

Wishing you and your loved ones a joyful holiday season and a prosperous new year!

With gratitude,

Roger Somer
Chairman of the Board

Fardad Khosravi
President & CEO



**WELCOME TO
F3 CREDIT UNION,
FORMERLY PACIFIC POSTAL
CREDIT UNION (PPCU)**

FAMILY • FRIENDS • FUTURE

What does rebranding to F3 Credit Union mean for our Members?

This change reflects our commitment to providing you the best financial services and a fresh, modern approach to your banking.

What's Coming?

- **A Fresh, Modern Look:** Our new brand comes with the modernized services you've been asking for, including a completely redesigned website, updated mobile and online banking, and exciting financial products that reflect our commitment to serving you better, whether you connect with us online or in person.
- **Exciting Things to Come:** Get ready! We're rolling out new offerings, including new Visa Rewards, enhanced voice response banking, instant debit card issue, and innovative products tailored to your needs. These changes are designed to simplify and elevate your financial experience.

[LEARN MORE](#)

Winter Personal Loan Special 8.75 APR*



SECURE YOUR
RATE TODAY



- » 💰 A special discounted rate as low as **8.75% APR***
- » 🤖 As an example, the monthly payment on a \$15,000 loan at 8.75% APR* for 60 months is only \$309.56*
- » 💵 Get **up to \$15,000** for your needs
- » 🔒 Secure Checking offers IDProtect - Identity Theft Monitoring and Resolution Service
- » 😊 Additional **0.25% Discount** with **Secure Checking or Silver Express**
- » ⏳ Terms up to 60 months - if you choose to pay it off earlier, there is no prepayment penalty

🎉 **HOLD ON**, there's an extra **BONUS!**

- » 🏆 Weekly drawing of loans funded until the end of promotion - 1 person wins **\$50 cash**
- » 🏆 **GRAND PRIZE** - 1 person **wins 0% Interest up to 48 months**

🏃‍♂️ **DON'T WAIT - THIS OFFER ENDS January 31st, 2025**

[APPLY HERE](#)

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. Offer valid to those who apply from December 1st, 2024 to January 31st, 2025 and fund their loan by February 7th, 2025. Any loans not funded by February 7th, 2025 due to incomplete documents or application will be ineligible for PPCU's New Year Personal Loan promotion. 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. The sample monthly payment is an estimate based on a \$15,000 loan at 8.75% APR for a 60-month term. Maximum loan amount is \$15,000. Additional 0.25% discount with Secure Checking or Silver Express. Each week, one person will be randomly selected to win \$50 cash from all loans funded until the end of the promotion. PPCU offers loan terms for up to 60 months. The winner of the 0% APR loan is for a term of 48 months only, the remaining term of the loan will be paid based on the qualified rate mentioned in the disclosure if a longer term is selected. For more information please visit PPCU.org/rates. PPCU is an Equal Credit Opportunity Lender. Federally Insured by NCUA.

\$1,000 Scholarship Opportunity



Annual 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.

[Coming Soon](#)



Be Our Honored Guest at the F3CU Annual Meeting

You are cordially invited to attend our **Annual Membership Meeting in 2025**. Join us on **March 13, 2025**, 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, 2025, 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.

KICK OFF 2025 LIKE A CHAMP!



Financial Wellness

- **Review Your Finances:** Start the year by assessing your financial health. Check your budget, savings, and investments.
- **Set Financial Goals:** Define clear, achievable goals for 2025, such as saving for a vacation, paying off debt, or building an emergency fund.
- **Automate Savings:** Set up automatic transfers to your savings account to ensure you consistently save each month.
- **Take Advantage of Member Benefits:** Explore and utilize the exclusive benefits and services offered by **F3 Credit Union**.
- **Monitor Your Credit Score:** Regularly check your credit score and report to stay on top of your credit health.
- **Create a Balanced Budget:** Allocate funds for personal savings, professional development courses, social activities, wellness programs, and recreational hobbies.

Personal, Professional, Social, Wellness, and Recreational

- **Network and Connect:** Join professional groups and social clubs to expand your network, enhance your career, and enjoy social interactions.
- **Invest in Wellness:** Set aside time and money for wellness activities like gym memberships, meditation classes, or wellness retreats to maintain a healthy work-life balance.
- **Plan Recreational Activities:** Schedule regular recreational activities, such as weekend getaways or hobbies, to recharge and stay motivated throughout the year.
- **Pursue Continuous Learning:** Invest in courses or certifications that advance your career, while also exploring new personal interests and hobbies.
- **Create a Vision Board** by collecting magazines, photos, and quotes that represent your 2025 goals in personal, professional, social, wellness, and recreational areas. Arrange these visuals on a board for inspiration and focus. Alternatively, use Canva or design software for a digital board. Regularly review and update it as your goals change.

MORE INFORMATION



F3 LOAN RATES

New Auto: 5.99% APR

Used Auto: 6.49% APR

Classic Visa: 10.49% APR

Personal Loan: 9.75% APR

HELOC: 7.75% APR

All rate are available here

<https://www.ppcu.org/rates>

HOLIDAY SCHEDULE

January 1, New Year's Day

January 20, Martin Luther King Day

February 19, Presidents Day

February 19, Staff Training Day



MISC

Phone

(800) 696-6009

Mortgage Hotline

(877) 296-8728

Website

www.ppcu.org



*APY = Annual Percentage Yield.

Federally Insured by NCUA



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