



PPF

People Progress Pride

Members Helping Members

winter 2023

Dedicated to the memory of **Ray Leyva**

*It is with sadness we announce the loss of our
long-time Board Member and former Board Chairman,
Ray Leyva, who passed away on October 12th, 2022.*

Ray played an instrumental role in the credit union's success for close to 30 years and was a consistent voice in leading the credit union through the Great Recession of 2008. He joined the credit union in 1993 as Board Treasurer and volunteered his time, knowledge, and expertise to help the credit union grow to the success it is today. Ray served as our longest tenured Board Chairman from 2003 to 2019, guiding growth in assets from \$16 million to \$330 million, and membership from 2,800 to 20,000.



We recently honored Ray's significant contributions with a ceremony dedicating our Valencia Branch in his honor, celebrating with a plaque and sign unveiling with his closest friends and family in attendance. Ray was a true leader and forever instrumental in the success of the credit union, he will be dearly missed.



PREPARE FOR THE 2023 TAX SEASON WITH A POPA

SIGNATURE LOAN

Signature loan amounts **NOW** up to \$30,000²

• Terms up to 84 months³ • Competitive rates

WITH RATES
AS LOW AS
9.49%¹
APR*

APPLY ONLINE

at www.popafcu.org

VISIT

your local POPA branch

GIVE US A CALL

at 562.229.9181

*APR = Annual Percentage Rate. Rates effective as of 01/01/2023 and are subject to change without notice.

¹ The rate shown reflects our lowest Annual Percentage Rates (APR), available on loan amounts up to \$15,000 for a 60-month term and include Relationship Benefit discounts of 0.50%. Please contact the Credit Union for details on our Relationship Benefit discounts. All loans are subject to approval. Rates vary based on approved credit and loan amount. Some restrictions may apply.

PAYMENT EXAMPLE: For every \$1,000 borrowed for a term of 60 months with a 9.49% APR, the monthly payment will be \$21.01.

² The maximum loan amount is \$30,000. The maximum combined loan balance for Signature Loans is \$30,000 total per member.

³ Minimum loan amount is \$500.00 for loan terms up to 60 months and \$15,000.01 for loan terms up to 84-months.

Keep
Your
**Eyes
Open!**



**New
Website**
COMING SOON

We're Excited

to announce that
we'll be launching a
new and improved
website this year.

Be on the lookout for
future announcements
on our current website
in the months ahead.

popafcu.org

UPCOMING

45TH ANNUAL

Membership
DINNER & BOARD

ELECTION

- THURSDAY -
MARCH 30TH 2023

LOCATION – Sheraton Hotel
12725 Center Court Dr., Cerritos, CA 90703

All members are cordially invited to POPA Federal Credit Union's
Annual Membership Meeting and Board Election.

5:00 PM

DOORS OPEN

5:15 PM

DINNER BEGINS

6:00 PM

MEETING WILL
COMMENCE
PROMPTLY

If you plan to attend, please call the POPA office nearest
you to RSVP (only account holders are invited).

HELOC

HOME EQUITY LINE OF CREDIT

POPA's Home Equity Line of Credit is a revolving line of credit that allows
you to borrow the equity in your home any time you need it.

Rates Currently

AS
LOW
AS **7.50%** APR*



For more information call us today at **562.229.9181** or visit us at **popafcu.org** and apply today!

*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 1/1/2023. Rates, program terms and conditions are subject to change without notice. HELOC features a variable rate based on the Prime Rate as published in The Wall Street Journal plus a margin. The APR is subject to change and may increase after consummation. The maximum APR is 18%. Minimum credit limit is \$10,000; Maximum credit limit is \$250,000. Maximum combined loan to value (CLTV) of up to 80%.

Closing costs range from \$200 to \$1,200 to open a HELOC. Call us for details on how POPA FCU can pay all closing costs. Property insurance is required, and flood insurance is required where necessary. Consult a tax advisor regarding the deductibility of interest and charges. Other restrictions and limitations may apply. POPA Federal Credit Union NMLS # 852741.



GENERAL INFORMATION

Cerritos Office
13304 Alondra Blvd.
Cerritos, CA 90703
Fax: 562.404.3808

Monterey Park Office
1100 Corporate Center Dr., Ste. 101
Monterey Park, CA 91754
Fax: 323.266.6165

San Dimas Office
188 E. Arrow Hwy., Ste. A
San Dimas, CA 91773
Fax: 909.447.8830

Valencia Office
27220 Turnberry Ln., Ste. 100
Valencia, CA 91355
Fax: 661.775.0783

www.popafcu.org

All branches, call 562.229.9181 or
toll-free 800.369.7672

LOCATIONS

Monday – Friday
8:30 a.m. – 4:30 p.m.

POPA Phone Banking – 24/7:
800.910.2824

CO-OP ATM Network - 24/7:
(For Locations Near You)
888-SITE-CO-OP (888.748.3266)
Or www.co-opatm.org
Or text your zip code to 91989
(Message & data rates may apply.)

ATM & Debit Card Lost/Stolen – 24/7:
800.910.2824

VISA Card Lost/Stolen – 24/7:
888.297.3416

VISA Transaction Inquiries – 24/7:
888.526.0404

VISA Fraud Center - 24/7:
(Transaction Verification)
800.417.4592



CREDIT UNION HOURS

HOLIDAY CLOSINGS

Dr. Martin Luther King, Jr. Day
Monday, January 16th

Presidents' Day
Monday, February 20th



HOLIDAY SKIP-A-PAY



PICTURED FROM LEFT TO RIGHT:

Lieutenant John A., Chris H., Lupe C, and Captain Richard R.

*POPA FCU Is Proud To Contribute **\$3,600** From
Our Holiday Skip-A-Pay To The Sheriff's Youth
Foundation's 999-For-Kids*

GIVE US
YOUR

Feedback:

WE APPRECIATE
HEARING FROM YOU!



POPA Federal Credit Union strives to provide exceptional member service to each and every POPA member. Please let us know if there is ANYTHING you can suggest to improve our products or service. Your comments regarding your POPA experience can be emailed to us at feedback@popafcu.org.

We welcome and greatly appreciate any comments you can share with us. **feedback@popafcu.org**

MEMBER

Testimonials!

I want to commend the Monterey Park office staff for their dedication to customer service. The staff goes out of their way to ensure the customer is satisfied with the transactions during their visit. From the moment one steps into the branch, you are acknowledged and made to feel welcome. This is proof of outstanding leadership from the Branch Manager, Olga R.

– Jose R.



Newsletters are inserted with members' statements on a quarterly basis.

Product rates, terms and services can be located on our website at www.popafcu.org or by calling one of our four branches.



This Credit Union is federally insured by the National Credit Union Administration.

NMLS#852741