



PPF

People Progress Pride

Members Helping Members

spring 2023



HELOC & HOME EQUITY LOANS

RATES CURRENTLY
AS LOW AS

8.00%

APR*

POPA'S HOME EQUITY LINE OF CREDIT (HELOC)

is a revolving line of credit that allows you to borrow the equity in your home any time you need it. Your home is used as collateral until the amount borrowed has been repaid, and payments are made only on the amount you borrow - not the full amount available.

POPA'S HOME EQUITY LOAN

the equity in your home is made available to you through a lump sum or fixed amount.

We also offer 1st Mortgages. Get pre-qualified or for more information call us today at 562.229.9181!

CALL US AT **562.229.9181**

–APPLY TODAY–

VISIT US AT **popafcu.org**

HELOC (HOME EQUITY LINE OF CREDIT)

*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 04/01/2023. 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.

Home Equity Loan

*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 04/01/2023. Rates, program terms and conditions are subject to change without notice. Home Equity Loan features a fixed rate based on the Prime Rate as published in The Wall Street Journal plus a margin. Minimum credit limit is \$10,000. Maximum credit limit is \$250,000. Maximum combined loan to value (CLTV) of up to 90%. Closing costs range from \$200 to \$1,200 to open a Home Equity Loan.

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. Estimated payment example: A fixed-rate loan of \$10,000 for 10 years at 8.00% APR will have a monthly payment of \$121.40. POPA Federal Credit Union NMLS # 852741.





GET MORE
Savings
WITH A POPA FCU
Auto Loan!

New, Used or, Refinanced¹

- **INSTANT DECISIONS TODAY**
- apply online or phone 24/7
- **GET PRE-APPROVED**
before you shop
- **NO APPLICATION FEE**
or prepayment penalty



RATES AS LOW AS

3.49%
APR*

AUTOLAND
SHOP SMART. DRIVE HAPPY.

**OUR COMPLIMENTARY IN-HOUSE
CAR BUYING SERVICE!**

APR=Annual Percentage Rate. Rates effective as of 4/01/2023 and are subject to change without notice. The rate shown reflects our lowest Annual Percentage Rates (APR), available on terms up to 48 months and include Relationship Benefit Discounts of 0.50%. Please contact the Credit Union for details on our Relationship Benefits Discounts. Relationship Benefits are subject to change at any time. All loans and collateral are subject to approval. Rates vary based on approved credit and loan term. Some restrictions may apply.

PAYMENT EXAMPLE: For every \$1,000 borrowed for a term of 48 months with a 3.49% APR, the monthly payment will be \$22.36. Longer terms are available (up to 84 months) at higher rates. Applies to new, used, and refinanced vehicles only. Maximum financing is up to 125% MSRP/Kelley Blue Book® Value.

¹For Cash-Back Auto Refinances, the maximum financing is up to 100% Kelley Blue Book® Value.

Are
you
up to
Date?



It is an important practice to keep your contact information up to date with POPA.

The correct information helps to ensure you receive important account information in a timely manner and could also help to prevent fraud.

Here are a few reasons why you want to keep your contact information up to date:

- **AVOID INACTIVITY FEES**
Keep your account active and avoid monthly inactivity fees by using your account regularly. Conduct one transaction, online or in person, annually to prevent your account from going dormant.
- **AVOID ESCHEATMENT**
Do you have money in your account that you have forgotten about? Those funds could eventually be turned over to the state. This process is known as escheatment and can be avoided by using your account regularly.
- **MANAGE YOUR ACCOUNT**
Make sure you are receiving notices about overdrafts, legal updates, and notifications on time. We always should have a working phone and email on file.
- **HELP YOUR LOVED ONES**
Keeping your beneficiaries up to date means that your loved ones will be able to gain access to your account in the event something happens to you. It also prevents your personal information from going to the wrong individual, such as an ex-spouse who is still listed on your account.
- **REDUCE FRAUD**
Having the correct information is vital to receiving fraud alerts and important documents (such as monthly statements or tax information) won't be mailed to an old address.

*UPDATING YOUR PERSONAL INFORMATION
can be done in a few simple ways:*

ONLINE BANKING

Log into Online Banking at popafcu.org.
Locate the Additional Services tab;
click on Profile and update Primary
Contact Info, Home Address,
Mailing Address, etc.

CALL US

We will provide you with
our Account Update Form and
you can fax it to 562.404.3808
or email it via our Secure
Portal at popafcu.org

WRITTEN REQUEST

In writing, state your full name; include old address and
new address; date and sign. You can fax it to 562.404.3808 or,
mail to: POPA FCU 27220 Turnberry Lane, Suite 100 Valencia, CA 91355

*Call us today at 562.229.8181 with any questions or
concerns and we will help you through the process!*



START EARNING **1.00%**² CASH-BACK
ON EVERY PURCHASE WITH YOUR

CASH REWARDS VISA[®] CREDIT CARD TODAY!



APPLY TODAY!

BENEFITS INCLUDE

- Same Low Rates on Purchases, Balance Transfers, and Cash Advances
- Variable Rates 12.75% - 18.00% APR¹
- Cash Disbursed Annually
- \$0 Annual Fee
- No Balance Transfer Fees
- \$0 Cash Advance Fee
- Can Be Used with Apple Pay



www.popafcu.org | 562.229.9181

¹APR = Annual Percentage Rate. The APR will vary with the market based on the prime rate. APR for purchases, cash advances and balance transfers can range from 12.75% to 18.00%. Your rate may vary, based on your creditworthiness.

²Cash back on eligible net purchases (purchases minus any refunds, returns, and/or billing disputes). Other restrictions may apply.



Pamela's goal? To get you on a path to efficient wealth accumulation potential and financial balance, while protecting the future of your loved ones and your livelihood.

UPCOMING WEBINARS WITH LPL FINANCIAL



In partnership with LPL Financial we will be hosting the first in a series of **FREE** financial wellness webinars, available to all members.

The seminar is titled **FORTIFYING YOUR FINANCIAL FUTURE** and will be centered around strategies for building retirement savings, balancing different financial goals, and preparing your estate plan.

THEY WILL BE HELD ON THE FOLLOWING DAYS AND TIMES:

- Wednesday **APRIL 26, 2023**, at 3:30 PM
- Saturday **APRIL 29, 2023**, at 10:00 AM

PLEASE RSVP FOR THE SEMINAR

by emailing marketing@popafcu.org with your first and last name, email, and phone number.

– Pamela McKenzie (License # 0E72877) is a registered representative with and securities offered through LPL Financial, Member FINRA/SIPC. –

The financial consultants at LPL Financial are registered representatives with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

Insurance products are offered through LPL or its licensed affiliates. POPA Federal Credit Union **is not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using LPL Financial, and may also be employees of POPA Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, POPA Federal Credit Union.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Check out the background of firms and investment professionals on FINRA's BrokerCheck >>>



LPL advisors do not offer tax advice. Please consult a tax professional. The LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of the following state: CA. California insurance license #0D64878



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

Memorial Day
Monday, May 29th

Juneteenth
Monday, June 19th

Independence Day
Tuesday, July 4th

HOLIDAY CLOSINGS



DEBT CONSOLIDATION LOAN

FIXED RATES AS LOW
AS **9.49% APR***

TERMS UP TO
60 MONTHS

CONSOLIDATE UP
TO **\$30,000¹**

*APR = Annual Percentage Rate. Rates effective as of 04/01/2023 and are subject to change without notice. The rate shown reflects our lowest Annual Percentage Rates (APR), available on terms up to 60 months 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. 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.

¹The maximum loan amount is \$30,000.

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 appreciate the assistance Ms. Mariam G. provided. She was very patient and very professional at the same time. Thank you.
– Alina W.

All the staff we encountered were extremely professional, easy to speak to and they made the experience absolutely incredible. Excellent job!
– Robert D.

Michelle, Eros, and Jennifer were so helpful and professional in assisting me with my two auto loans. Their efforts made the loan process seamless and expedient. I am very satisfied with the service I received.
– Vivian J.



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