



# People Progress Pride

*Members Helping Members*

fall 2022

**APPLY TODAY!**

GET REWARDED WITH A POPA

# CASH REWARDS VISA®

## EARN 1.00%

### CASH-BACK ON EVERY PURCHASE!<sup>2</sup>



#### BENEFITS INCLUDE

- Same Low Rates on Purchases, Balance Transfers, and Cash Advances
- Variable Rates 10.50% - 18.00% APR<sup>1</sup>
- \$0 Cash Advance Fee
- Cash Disbursed Annually
- \$0 Annual Fee
- \$0 Balance Transfer Fees
- Can be used with Apple Pay



**WWW.POPAFCU.ORG 562.229.9181**

<sup>1</sup> APR = 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 10.50% to 18.00%. Your rate may vary, based on your creditworthiness.

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



## YOU COULD WIN A TRIP TO ARIZONA FOR SUPER BOWL LVII

### WHEN YOU PAY WITH YOUR CASH REWARDS POPA VISA® CREDIT CARD

FROM SEPTEMBER 1, 2022 – OCTOBER 31, 2022

#### GRAND PRIZE INCLUDES:

- 2 ROUND-TRIP FLIGHTS TO ARIZONA
- 2 TICKETS TO SUPER BOWL LVII
- PLUS HOTEL ACCOMMODATIONS

#### GET A BONUS ENTRY

WHEN YOU TAP TO PAY WITH CONTACTLESS OPTION OR PAYMENT-ENABLED DEVICE.

FOR MORE DETAILS, VISIT [www.visa.com/NFLUltimateSweepstakes](http://www.visa.com/NFLUltimateSweepstakes)

#### NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2022 NFL SWEEPSTAKES.

Open only to legal 50 U.S. & D.C. residents who are 18 or older as of 9/1/22. Void in P.R. and where prohibited. Begins at 12:00 AM PT on 9/1/22 and ends at 11:59 PM PT on 10/31/22 ("Promotion Period"). **TO ENTER:** 1) Automatic Entry: An eligible Visa cardholder will automatically receive one (1) Sweepstakes entry for each eligible Visa purchase made during the Promotion Period at a merchant location in the U.S. and processed through Visa's transaction-processing system.

**BONUS ENTRY:** An eligible Visa cardholder will automatically receive one (1) bonus Sweepstakes entry for each eligible contactless Visa purchase made using his/her/their contactless Visa card or using his/her/their Visa card with a payment-enabled mobile or wearable device during the Promotion Period at a merchant location in the U.S. and processed through Visa's transaction-processing system. 2) **To Enter by Mail Without Purchase or Obligation:** Hand print your name, street address, city, state, ZIP code, and daytime and evening telephone numbers (including area code), and email address, on plain 3" x 5" paper, and mail it in a #10 envelope with sufficient postage affixed, to: Visa 2022 NFL Sweepstakes, P.O. Box 7750, Melville, NY 11775-7750. Mailed entries must be postmarked between 9/1/22 and 10/31/22 and received by 11/8/22. Enter as often as you wish; however, each mailed entry will count as two (2) entries into the random drawing and must be mailed in a separate postmarked-and-stamped envelope. Mechanical reproductions prohibited.

**ONE (1) GRAND PRIZE:** Super Bowl LVII trip package consisting of a 4-day/3-night trip departing on 2/10/23 and returning on 2/13/23 for two (2) people (winner and one (1) guest) to Phoenix, AZ to attend Super Bowl LVII, scheduled to take place on 2/12/23 at State Farm Stadium in Glendale, AZ. Prize includes two (2) tickets to Super Bowl LVII (seats to be determined in Sponsor's sole and absolute discretion), round-trip economy class air transportation for two (2) people from a major U.S. gateway airport nearest the winner's home, transportation to/from airport and hotel and all scheduled activities, hotel accommodations including breakfast daily (one standard room, double occupancy), two (2) tickets to the Super Bowl LVII Visa Tailgate and the VIP Super Bowl Experience, one (1) Visa Super Bowl LVII gift (for winner only), and one (1) \$275 Visa Prepaid Product. In addition to the aforementioned prize, \$8,000 cash will be awarded in the form of a check to winner that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Trip"). ARV of Grand Prize Trip: \$28,500. In lieu of taking the Grand Prize Trip, the winner will have the option of receiving \$5,000 cash awarded in the form of a check and a Visa NFL Gift Box valued at up to \$5,000. In addition to the aforementioned prize, \$3,400 cash will be awarded in the form of a check that can be used toward the payment of income taxes associated with the prize (collectively, the "Grand Prize Cash Option"). ARV of Grand Prize Cash Option: \$13,400.

**ODDS:** Estimated odds of winning are 1 in 16,787,729,730; however, the actual odds of winning depend upon the total number of eligible entries received. Sweepstakes subject to complete Official Rules, available at this location and [www.visa.com/NFLUltimateSweepstakesFullRules](http://www.visa.com/NFLUltimateSweepstakesFullRules).

**SPONSOR:** Visa U.S.A. Inc., P.O. Box 8999, San Francisco, CA 94128-8999. The NFL Entities (as defined in the Official Rules) have not offered or sponsored this sweepstakes in any way.



REMODEL • DREAM VACATION • TUITION • NEW CAR



# POPA'S 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 **6.25%**  
APR\*

FOR MORE INFORMATION CALL  
US AT **562.229.9181**

VISIT US AT **WWW.POPAFCU.ORG**  
AND APPLY TODAY!

\*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 10/01/2021. 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.



# Holiday FUN TIME LOANS



## AUTO LOANS

RATE AS LOW AS

**1.99%**  
APR\*

PAYMENT EXAMPLE

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 1.99% APR, THE MONTHLY PAYMENT WILL BE \$21.69

## MOTORCYCLE LOANS

RATE AS LOW AS

**2.99%**  
APR\*

PAYMENT EXAMPLE

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 2.99% APR, THE MONTHLY PAYMENT WILL BE \$22.13

## BOAT LOANS

RATE AS LOW AS

**3.99%**  
APR\*

PAYMENT EXAMPLE

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 3.99% APR, THE MONTHLY PAYMENT WILL BE \$22.57

## MOTORHOME AND RV LOANS

RATE AS LOW AS

**3.99%**  
APR\*

PAYMENT EXAMPLE

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 3.99% APR, THE MONTHLY PAYMENT WILL BE \$22.57

## ATV AND WATERCRAFT LOANS<sup>1</sup>

RATE AS LOW AS

**6.99%**  
APR\*

PAYMENT EXAMPLE

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 6.99% APR, THE MONTHLY PAYMENT WILL BE \$23.94

CALL US AT 800.369.7672 OR VISIT US AT [WWW.POPAFCU.ORG](http://WWW.POPAFCU.ORG) AND APPLY TODAY!

\*APR = Annual Percentage Rate. Rates effective as of 10/01/2022 and are subject to change without notice. The rates shown reflect 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 Benefit discounts. All loans and collateral are subject to approval. Rates vary based on approved credit and loan term. Longer terms are available at higher rates. Some restrictions may apply.

<sup>1</sup>Dual sport motorcycles qualify as off-road vehicles.



# ANNUAL MEMBERSHIP

## MEETING & BOARD ELECTION

THURSDAY, MARCH 30, 2023

OUR ANNUAL MEMBERSHIP MEETING & BOARD ELECTION WILL BE HELD ON THURSDAY, MARCH 30, 2023, AT ALMANSOR COURT. THE BOARD OF DIRECTORS WILL HAVE 2 AVAILABLE SEATS. INTERESTED CANDIDATES MUST SUBMIT THEIR ACKNOWLEDGEMENT AND BIO BY DECEMBER 9, 2022

# PRIVACY POLICY

Rev. 09/12

## FACTS

### WHAT DOES POPA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• transaction history and payment history</li> <li>• account transactions and employment information</li> </ul>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons POPA Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does POPA Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> —to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

**Questions?** Call us at 800.369.7672.

### What we do

How does POPA Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does POPA Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• show your driver's license or give us your contact information</li> <li>• make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>POPA Federal Credit Union has no affiliates.</b></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>POPA Federal Credit Union does not share with nonaffiliates so they can market to you.</b></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b>POPA Federal Credit Union doesn't jointly market.</b></li> </ul>

### Other Important Information

**For California Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.



## 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](http://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](http://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

**Columbus Day**  
Monday, October 10<sup>th</sup>

**Veteran's Day**  
Friday, November 11<sup>th</sup>

**Thanksgiving**  
Thursday, November 24<sup>th</sup>  
and Friday, November 25<sup>th</sup>

**Christmas Day**  
Monday, December 26<sup>th</sup> (OBSERVANCE)

**New Year's Day**  
Monday, January 2<sup>nd</sup> (OBSERVANCE)

HOLIDAY CLOSINGS



# POPA MOBILE APP

IS ALWAYS THERE WHEN YOU NEED IT MOST!

OUR POPA MOBILE BANKING APP IS AVAILABLE  
FOR BOTH IOS AND ANDROID DEVICES.

.....  
YOU HAVE THE CONVENIENCE OF ACCESSING  
YOUR ACCOUNT ANYTIME ANYWHERE.

HERE ARE JUST A FEW  
FEATURES YOU'LL HAVE ACCESS TO:

- **FINGERPRINT LOGIN** – Apple and Android Users
- **POPA MOBILE DEPOSIT**
- **MAKE TRANSFERS** – to Savings, Checking, Loans or to another Member's Account



DOWNLOAD OUR APP TODAY AT THE APP STORE OR THE GOOGLE PLAY STORE

**PLEASE NOTE** Use your current Online Banking Username and password to sign in.  
If you don't have one, click on "Need Credentials" on the app to register for Online Banking.

## GIVE US YOUR *Feedback:* WE APPRECIATE HEARING FROM YOU!



POPA Federal Credit Union strives to provide exceptional service to each and every member. Please let us know if you have any suggestions to improve our products or services.

Your comments regarding your experience can be emailed to us at [feedback@popafcu.org](mailto:feedback@popafcu.org).

We greatly appreciate all **feedback** you wish to share with us.

## MEMBER *Testimonials!*

*Mr. Andrew V. was an excellent representative that helped me without hesitation. He was pleasant and very professional. He also helped me with an error that was on my LACERA form. I'm very thankful.*

– Cynthia N.

*The beautiful ladies at San Dimas helped expedite everything for me. Michelle Q. did a wonderful job of helping me and providing great customer service. She went above and beyond her job duty to ensure that my questions were answered and my issues regarding my car loan were taken care of. She is one of a kind and should be recognized for her hard work. Everyone at the San Dimas office should be praised for their work ethic and great customer service.*

– Jennifer H.



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](http://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