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People
Progress
Pride

*Members Helping Members*

fall 2023



**4.40%**<sup>1</sup>  
APY\*

11-MONTH SHARE  
*Certificate*

• **MINIMUM DEPOSIT** OF \$1,000 TO OPEN

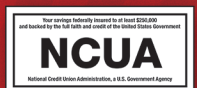
• **LIMITED** TIME ONLY • **OPEN** TODAY

[www.popa-fcu.org](http://www.popa-fcu.org) 562.229.9181

\*APY=Annual Percentage Yield. APY on all accounts may change every month as determined by the Credit Union Board of Directors.

The minimum opening on Regular Share Certificate accounts is \$1,000. Fees could reduce earnings on the account and penalty may be imposed for early withdrawal. Additional restrictions may apply. All accounts are subject to the terms and conditions set forth in the Credit Union's Account Agreement and Truth-in-Savings disclosure.

<sup>1</sup> The APY for the advertised rate above is for an 11-month term with an initial deposit of \$1,000. APYs are effective as of 10/1/2023 and subject to change without notice. Contact the Credit Union for current rates and terms available.



Insured by NCUA

# IMPORTANT CHANGE IN TERMS NOTICE

**BOUNCE PROTECTION AGREEMENT UPDATE FOR REGULAR SHARE DRAFT ACCOUNTHOLDERS** - On December 1, 2023, we will be implementing a limit on the number of items that can be paid by the Bounce Protection service. You will be able to use your Bounce Protection service for up to three (3) items per day. Any additional items presented for payment will be returned as non-sufficient funds (NSF). Additionally, overdraft fees will be assessed only for transactions of \$25 or more.

**FEE SCHEDULE UPDATE** - On December 1, 2023, the Online Bill Pay Stop Payment fee will increase to \$15 per item.



## ANNUAL MEMEBERSHIP MEETING & BOARD ELECTION

WEDNESDAY  
MARCH 20, 2024

*Our Annual Membership Meeting & Board Election will be held at the Cerritos Sheraton.*

The Board of Directors will have 2 available seats. Interested candidates must submit their acknowledgement and bio by December 1, 2023, along with completing the volunteer process, outlined below:

Any member in "good standing" for at least three years, may submit their acknowledgement form and biographical data to the Election Nominating Committee for consideration. The acknowledgement form and biographical data must be returned to the Secretary of the Credit Union no later than Friday, December 1, 2023, in order to be considered by the Election Nominating Committee. "Good standing" members that have not been members of the Credit Union for at least three years may petition to run for an available Board position by submitting the petition signed by no less than 1% of the membership or 180 members in "good standing." The signed petition, bio, and acknowledgement form must be returned to the Secretary of the Credit Union no later than Friday, December 1, 2023.

The necessary petition and acknowledgement form can be obtained from all four POPA FCU office locations, weekdays from 8:30 AM to 4:30 PM. The acknowledgement form must be signed by the nominee, indicating willingness to serve, if elected. A brief statement of the petitioner's qualifications and biographical information (i.e., professional background; education; prior service on a board of directors; and any special skills in the areas of finance, business, marketing/public relations, legal, technological, fundraising, etc.) must accompany the acknowledgement form.

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 13.50% - 18.00% APR<sup>1</sup>
- \$0 Annual Fee
- \$0 Cash Advance Fee
- \$0 Balance Transfer Fees
- Cash Disbursed Annually
- Can be used with Apple Pay



[WWW.POPAFCU.ORG](http://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 13.50% 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.

# PRIVACY POLICY

## FACTS

Rev. 09/12

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

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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- transaction history and payment history
- account transactions and employment information

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 this Credit Union share?	Can you limit 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	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### 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

Affiliates	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>
Nonaffiliates	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>
Joint marketing	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, Option #3

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 9<sup>th</sup>

**Veteran's Day**  
Friday, November 10<sup>th</sup>

**Thanksgiving**  
Thursday, November 23<sup>rd</sup>  
and Friday, November 24<sup>th</sup>

**Christmas Day**  
Monday, December 25<sup>th</sup>  
and Tuesday, December 26<sup>th</sup>

**New Year's Day**  
Monday, January 1<sup>st</sup>

HOLIDAY CLOSINGS



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 AS LOW AS

**8.50%** APR\*

FOR MORE INFORMATION CALL US AT 562.229.9181 OR VISIT US AT [WWW.POPAFCU.ORG](http://WWW.POPAFCU.ORG) AND APPLY TODAY!

\*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 10/01/2023. 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.



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!*

*The staff at the Valencia office is amazing! – Roy B.*

*First time using POPA for a loan and by far the best experience. Dayanara and Jessica were quick with the process. Thank you so much. – Maria O.*

*As always, I was welcomed with friendly hellos and taken care of as soon as possible. Very professional and I always look forward to coming in. – Terry S.*



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