



People Progress Pride

Members Helping Members

SMASHING! SPECIAL!

FOR A LIMITED TIME!

15-Month TERM

5.00%¹ APY*

MINIMUM DEPOSIT OF **\$1,000**

SHARE

CERTIFICATE

5.00%
APY*

FOR MORE INFORMATION

VISIT

popafcu.org

OR CALL

562.229.9181

* APY=Annual Percentage Yield. The advertised promotional Share Certificate rate is effective as of 1/1/2024. This is a limited time offer. POPA Federal Credit Union reserves the right to revoke or modify this offer at any time. Early withdrawals are subject to penalties and may reduce earnings. All accounts are subject to the terms and conditions set forth in the Credit Union's Account Agreement and Truth-in-Savings disclosure.

1 The above advertised rate is for a 15-month term with a minimum deposit of \$1,000. Membership is required. Other restrictions may apply. Contact the Credit Union for more details.

**FEDERALLY
INSURED
BY
NCUA**

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 **8.50% APR***



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

*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 1/1/2024. 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 \$340 to \$1,400 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.

ALL MEMBERS ARE CORDIALLY INVITED TO THE
POPA'S UPCOMING 46TH

ANNUAL MEMBERSHIP
- MEETING & BOARD ELECTION -

WEDNESDAY - MARCH 20, 2024

12725 Center Court Dr., Cerritos, CA 90703

- Doors open at 5:00 PM, dinner begins at 5:15 PM and the meeting will commence promptly at 6:00 PM.
- If you plan to attend, please call the POPA office nearest you to RSVP (only account holders are invited).

Go Paperless



Create an Online Banking account.



Log into your account.



Click on the 'eStatements tab and enroll.





PREPARE FOR THE 2024 TAX SEASON WITH A POPA

SIGNATURE LOAN

WITH RATES AS LOW AS

12.74%¹
APR*

Signature loan amounts up to \$30,000²

• Terms up to 84 months³ • Competitive rates

APPLY ONLINE at www.popafcu.org

VISIT your local POPA branch

GIVE US A CALL at 562.229.9181

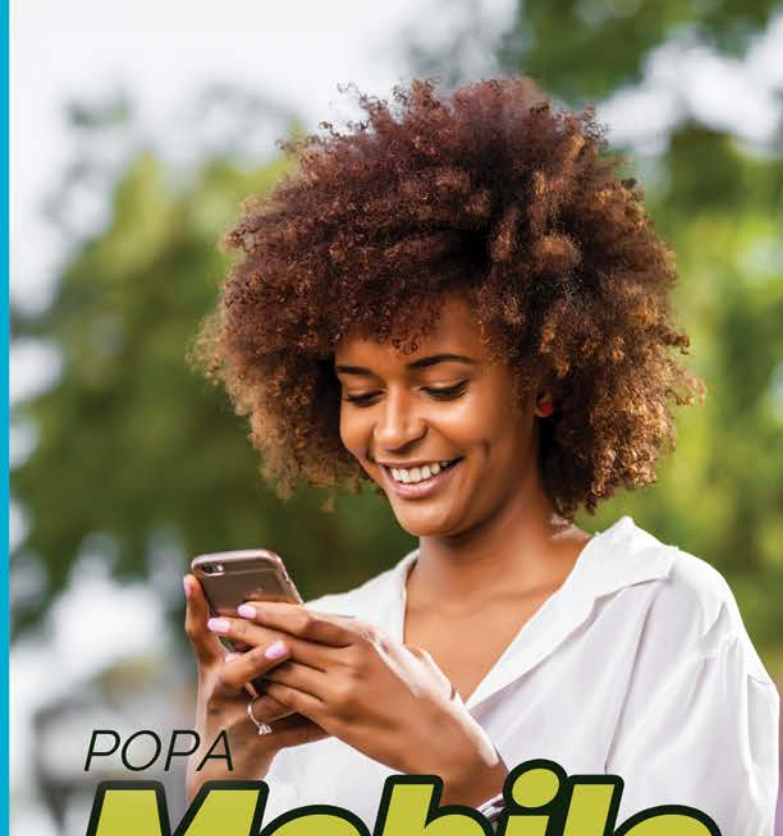
* APR = Annual Percentage Rate. Rates effective as of 01/01/2024 and are subject to change without notice.

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 discount of 0.25%. Please contact the Credit Union for details on our Relationship Benefit discount. 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 12.74% APR, the monthly payment will be \$22.63.

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.



POPA

Mobile Banking 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

NOTE:

Please 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.



Download our app today at the App Store or the Google Play Store



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, 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

Martin Luther King Jr. Day
Monday, January 15th

President's Day
Monday, February 19th

HOLIDAY CLOSINGS



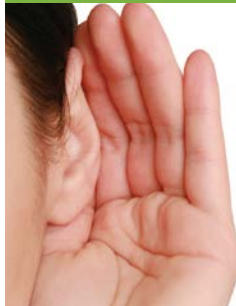
Pictured L to R:
Captain Richard R.
and Tjaji M.

POPA FCU IS PROUD TO
DONATE **\$5,190**
FROM OUR HOLIDAY SKIP-A-PAY
TO THE SHERIFF'S YOUTH FOUNDATION
999-FOR-KIDS!

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.

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

MEMBER

Testimonials!

Everyone at POPA is the best! Every time I call them regarding an issue I'm impressed with their service!! I couldn't consider another institution and that's why I've been with them for more than 20+ years. – Laurence K.

Diamond and Devin were great. They assisted me with all my account needs, effortlessly. – Melody C.

We bank nowhere else but POPA credit union. The personnel at the Monterey Park branch are awesome. They're always so friendly and helpful, it's like family. – Javier M.



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