



People Progress Pride

Members Helping Members

winter 2025

FOR A LIMITED TIME

WINTER WONDERLAND SAVINGS



SHARE

CERTIFICATE SPECIAL

4.50%^{APY*}

7-Month
TERM

4.50%¹
APY*

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

FOR MORE INFORMATION

VISIT popafcu.org OR CALL **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.

¹ The APY for the advertised rate above is for a 7-month term with an initial deposit of \$1,000. APYs are effective as of 1/1/2025 and subject to change without notice. Contact the Credit Union for current rates and terms available.

FEDERALLY
INSURED
BY
NCUA

Chill Deals, Hot Savings: Winter Loan Rates



AUTO LOANS

• PAYMENT EXAMPLE •

For every \$1,000 borrowed for 48 months at 5.24% APR, the monthly payment will be \$23.14.

RATE AS LOW AS
5.24%
APR*



MOTORCYCLE LOANS

• PAYMENT EXAMPLE •

For every \$1,000 borrowed for 48 months at 6.24% APR, the monthly payment will be \$23.60.

RATE AS LOW AS
6.24%
APR*



BOAT LOANS

• PAYMENT EXAMPLE •

For every \$1,000 borrowed for 48 months at 7.24% APR, the monthly payment will be \$24.07.

RATE AS LOW AS
7.24%
APR*



RV AND MOTORHOME LOANS

• PAYMENT EXAMPLE •

For every \$1,000 borrowed for 48 months at 7.24% APR, the monthly payment will be \$24.07.

RATE AS LOW AS
7.24%
APR*



ATV AND WATERCRAFT LOANS

• PAYMENT EXAMPLE •

For every \$1,000 borrowed for 48 months at 10.24% APR, the monthly payment will be \$25.48.

RATE AS LOW AS
10.24%
APR*¹

CALL US AT **800.369.7672** OR VISIT US AT **WWW.POPAFCU.ORG** AND APPLY TODAY!

*APR = Annual Percentage Rate. Rates effective as of 1/01/2025 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 0.25%. Please contact the Credit Union for details on our Relationship Benefit discount. 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.

¹Dual sport motorcycles qualify as off-road vehicles.

BRAND-NEW VALENCIA LOCATION

WE ARE THRILLED TO ANNOUNCE THAT OUR VALENCIA OFFICE WILL BE RELOCATING TO 28490 AVENUE STANFORD, VALENCIA, CA 91355.

A brand-new, convenient location to better serve your financial needs. The move is scheduled for completion in 2025.

Our goal is to ensure a smooth transition with minimal disruption to your services.

We will continue to update you as we get closer to the moving date.

Thank you for being a valued member of POPA Federal Credit Union.

WE LOOK FORWARD TO WELCOMING YOU TO OUR NEW OFFICE SOON!





ALL MEMBERS ARE CORDIALLY INVITED TO

POPA'S UPCOMING 47TH

ANNUAL MEMBERSHIP MEETING & BOARD ELECTION

- 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).

MEETING LOCATION

12725 CENTER COURT DR
CERRITOS, CA 90703

UNLOCK YOUR HOME'S POTENTIAL WITH A HELOC



Looking to fund home improvements, consolidate debt, or tackle unexpected expenses?

POPA's Home Equity Line of Credit (HELOC) is a revolving line of credit that offers flexibility and competitive rates, putting the power of your home's equity in your hands.

RATES AS LOW AS **7.50%** APR*

Contact us today to learn more 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 1/1/2025. 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.

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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



CREDIT UNION HOURS

HOLIDAY CLOSINGS

Martin Luther King Jr. Day

Monday, January 20th

President's Day

Monday, February 17th



PICTURED LEFT to RIGHT:

- JOHN C.
- BEN H.
- RAY B.
- TJAYI M.
- CAPTAIN RICHARD R.
- DEL S.



POPA FCU
IS PROUD TO

DONATE \$5,705

FROM OUR
HOLIDAY SKIP-A-PAY

TO THE SHERIFF'S

999-FOR-KIDS PROGRAM!

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!

The San Dimas Branch is so fun, welcoming, courteous, and professional. I'm a member of three other large credit unions, but always prefer working with my POPA folks. Keep hiring good people!

– **Baron B.**

I would like to say that Cynthia Echeveste was amazing to work with and professional.

– **Edmundo M.**

My experience was very impressive. I understand that I have been a member for years, however it was extremely convenient to apply and get approval for the loan without having to go into an office. Thank you to the POPA team for all your help.

– **Robert N.**



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