



POP

People Progress Pride

Members Helping Members

summer 2024

HEATWAVE

- SPECIAL -

4.80%¹

APY*

9-MONTH SHARE CERTIFICATE

APPLY
TODAY!

OPEN TODAY

LIMITED TIME ONLY

MINIMUM DEPOSIT OF \$1,000 TO OPEN

562.229.9181 www.popafcu.org

*APY = Annual Percentage Yield. The advertised promotional Share Certificate rate is effective as of 7/1/2024. 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.

Insured by NCUA

¹ The above advertised rate is for a 9-month term with a minimum deposit of \$1,000. Membership is required. Other restrictions may apply. Contact the Credit Union for more details.

◆ REAL ESTATE LOANS ◆



— HELOC —

HOME EQUITY LINE OF CREDIT

VARIABLE RATES

CURRENTLY AS LOW AS **8.50%***

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.

HOME EQUITY LOAN

FIXED RATES

CURRENTLY AS LOW AS **8.50%***

POPA'S HOME EQUITY LOAN The equity in your home is made available to you through a lump sum with a fixed monthly payment.

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 07/01/2024. 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.

Home Equity Loan

*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 07/01/2024. 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 \$340 to \$1,400 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 8.50% APR will have a monthly payment of \$124.02. POPA Federal Credit Union NMLS # 852741.



Insured by NCUA

Attention All Members:

As part of POPA FCU's annual member account verification process, some of our members will soon be receiving a letter from our auditors, Turner Warren Hwang & Conrad. If you receive a copy of this letter, please rest assured knowing that this letter is legitimate.

— **THANK YOU** —

POPA FCU Management

Member Notification

As a friendly reminder, a **14-digit** account number, also known as a **MICR**, is required for all ACH (external) transactions.

Should you need assistance with locating your MICR, please contact us at **562-229-9181**, Monday through Friday from 8:30 AM to 4:30 PM.

Thank You
POPA FCU Management

COMING SOON

A NEW DIGITAL BANKING EXPERIENCE!

Along with a clean, user-friendly interface with easy navigation and a modern up-to-date look and feel, the new Online and Mobile Banking upgrades will be providing you and your family with the following features:

- Responsive Design • Personalization • Multi-Factor Authentication (MFA)
- Easy Account Opening and Management • Enhanced Card Control • Much More!

BE SAFE

SHOPPING ONLINE

ONLINE SHOPPING IS MORE PREVALENT THAN EVER.

- MAKE SURE TO DO EVERYTHING YOU CAN TO AVOID BECOMING A VICTIM OF CYBERCRIME:

SECURE MOBILE DEVICES AND COMPUTERS.

Keep the operating system and application software updated/patched on all of your computers and mobile devices. Also be sure to check that any antivirus/antispyware software installed is running and receiving automatic updates.

LIMIT YOUR ONLINE SHOPPING to merchants you know and trust. If you know the store, shopping their online store is very safe. If you have issues, you can always visit the brick-and-mortar store. But, if you do not know the store, be wary. Especially ads for stores that pop up on social media sites. It may be legit but take precautions. Conduct your own background check by checking with the Better Business Bureau or the Federal Trade Commission, or at online sites that review e-stores. If the store is not reviewed or does not have good reviews, don't order from their website.

LOOK FOR "HTTPS" when making an online purchase. The "s" in "https" stands for "secure" and indicates that communication with the webpage is encrypted. If you submit your credit card information through a website, make sure the site is secure. Look for a padlock or key icon in the browser's status bar and "https" appears in the website's address bar before making an online purchase. Also keep your browser software up to date.

PASSWORDS PROTECT YOUR MOBILE DEVICE AND COMPUTER.

It's one of the most important steps to secure your mobile device and computer. When you create an account with the merchant, be sure to use a strong password. Use at least eight characters, with numbers, special characters, and upper and lowercase letters.

DO NOT RESPOND TO OFFERS that seem too good to be true. An online store whose prices seem too good to be true, or that promises too much at too low a price is suspicious. The online store may not have come by these items legally, or you may never receive them, or you may get a bait and switch and end up with something you did not order.

AVOID SCAMS AND FRAUD. Do not ever give your financial information or personal information over email or text. If you receive an email asking for donations, contact the organization directly to verify the request.

DO NOT USE PUBLIC COMPUTERS

OR PUBLIC WIRELESS for your online shopping. Public computers may contain malicious software that steals your credit card information when you shop online. Criminals can also intercept traffic on public wireless networks to steal credit card numbers and other confidential information.

PAY BY CREDIT CARD, NOT DEBIT CARD.

It's safer to shop on the internet with a credit card rather than debit card. Credit cards are protected by the Fair Credit Billing Act and may reduce your liability if your information was used improperly.

PRINT YOUR ONLINE TRANSACTIONS. Print or save records of your online transactions, including the product description and price, the online receipt, and the emails you send and receive from the seller. Carefully review your credit card statements as soon as you receive them to confirm that all charges are legitimate. Contact your credit card company immediately if you have unauthorized charges on your account.

REVIEW PRIVACY POLICIES. Review the privacy policy for the website/merchant you are visiting. Know what information the merchant is collecting about you, how it will be stored, how it will be used, and if it will be shared with others.

IF YOU ARE A VICTIM OR BELIEVE YOU'VE BEEN A VICTIM OF FRAUD, THE FEDERAL TRADE COMMISSION AT WWW.FTC.GOV/COMPLAINT AND/OR THE FINANCIAL FRAUD ENFORCEMENT TASK FORCE AT WWW.STOPFRAUD.ORG

REMEMBER, POPA FEDERAL CREDIT UNION EMPLOYEES WILL NEVER ASK FOR YOUR PERSONAL PIN NUMBERS, PASSWORDS TO ONLINE BANKING, INSTRUCT YOU TO CONDUCT CASH WITHDRAWALS FROM YOUR POPA FCU ACCOUNT, OR REQUEST REMOTE ACCESS TO YOUR COMPUTER.

If you receive calls that appear suspicious, please end the call and contact POPA FCU as soon as possible at **562.229.9181**



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

Independence Day
Thursday, July 4th

Labor Day
Monday, September 2nd

Columbus Day
Monday, October 14th

HOLIDAY CLOSINGS

SKIP-A-PAY!

PROGRAM EARNED **\$6,620!**

During POPA FCU's June 2024 **"Skip-A-Pay"** program, we have committed to donate \$5.00 to Los Angeles Sheriff's Youth Foundation (SYF) for every payment skipped. We are very proud to announce that we were able to present to SYF a check in the amount of **\$6,620**, our highest **Skip-A-Pay** donation yet due to the highly successful results.

SYF was created in 1985 based upon the belief that crime prevention programs focused on youth are the way to developing safer communities. Through its programs, the Foundation works with young people throughout Los Angeles County to provide them with tools for life success and empowers them to utilize these tools while also having fun.

For more information about SYF, visit sheriffsyouthfoundation.org



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!

All three, Jessica, Joanna, and Nicki are so professional, courteous and very helpful. I always appreciate their assistance.

– Joshua T.

I love the setup of POPA banking. How you sit down to do your banking. It is better when you are in a comfortable situation to handle important business and I'd love the courtesy drinks and the friendly tellers.

– Mary Ann B.

It was super easy to apply! Diamond and Michelle were so nice and made it such a pleasant experience.

– Tacye C.



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