

The following associations qualify for membership:
ALADS, PPOA, LASPA, HAPCOA, LADAIA, & FOP

Membership eligibility includes:
Employees of L.A. County Sheriff’s Department
Employees of L.A. County Probation Department
Retired Pensioners of L.A. County Sheriff’s Department
Retired Pensioners of L.A. County Probation Department
POPA FCU Immediate Family Members
POPA FCU Household members

Schedule of Fees and Charges

Effective May 1, 2025	
Monthly Savings/Checking.....	FREE
Primary Savings Below Minimum Balance.....	FREE
Basic Checking Below Minimum Balance.....	FREE
Second Chance Checking Monthly Maintenance.....	\$5.00
Credit Union Checks, (per item)	
Teller Checks/Cashier Checks.....	\$3.00/1 Free per visit*
24/7 Telephone Account Access.....	FREE
ATM Surcharge Fee**	FREE
ATM/VISA/Mastermoney Debit Card Replacement.....	\$10.00/1 Free per year*
VISA Returned Payment Fee (per item).....	\$20.00
Consumer Loan Returned Payment Fee (per item).....	\$15.00
NSF-Fee (per presentment).....	\$25.00
Courtesy Pay Fee (For transactions \$25 and over).....	\$25.00
Stop Payment on Check/Draft/ACH &	
ACH Revocation Requests, (per item).....	\$15.00
Overdraft Protection.....	FREE
Online Banking.....	FREE
Online Bill Pay.....	FREE
Check by Phone Fee (per item).....	\$10.00
Web Payment Portal Fee (per item).....	\$7.00
Gift Card (per item).....	\$2.00/1 Free per month*
Gift Card Replacement (Closed, Lost or Stolen).....	\$10.00
Gift Card Monthly Inactivity Fee (after 12 mo. non-use).....	\$5.00
Statement Copy Fee (per statement).....	\$3.00
Research/Reconciliation (Min. 1 hour).....	\$25.00
Domestic Wire Transfer.....	\$30.00
International Wire Transfer.....	\$45.00
Wire Tracers, Amendment, and Recall Fee (Domestic & International).....	\$45.00
Online Bill Pay Stop Payment.....	\$15.00
Online Bill Pay Returned Items.....	\$5.00
Returned Deposit Fee (Check, ATM, Mobile, etc.).....	\$15.00
Special Handling (i.e ATM adjustment, etc.).....	\$5.00
Check copies, (per item)	
(2 free check copies for each monthly statement).....	\$2.00
Verification of Deposit.....	FREE
Express Mail Delivery - Domestic.....	\$35.00
Home Equity Line of Credit - Annual Fee.....	\$0.00
Subordination Fee.....	\$100.00
Reconveyance Fee.....	\$220.00
CARFAX Report.....	\$20.00
ATM Empty Envelope.....	\$25.00
Notary Service.....	\$7.00 per sig./1 free per month *
Coin Machine Processing	5.00% if over \$250
Legal Process (levy, garnishment, subpoena, etc.).....	\$25.00
MasterCard Cross-Border Fee.....	0.90%
Demand for Real Estate Pay Off.....	\$30.00
Inactive Account Fee (after 18 months of inactivity)	
Excludes Youth Accounts, IRAs, and Share Certificates.....	\$5.00/per quarter
Escheatment Notice Fee.....	\$2.00

*Waived for members with Relationship Benefits: A loan, or Direct Deposit over \$250 and eStatements.

**Surcharge-free transactions are available for debit and ATM card holders of participating credit unions. POPA FCU is part of the CO-OP ATM network. This fee will be added to the total amount of the transaction and is not a source of income for POPA FCU.

Real Estate Loan Fees may be passed on as disclosed and estimated.

POPA Federal Credit Union reserves the right to amend these fees. Please contact the Credit Union for current fee information.

Contact Us

Phone: 562.229.9181
800.369.7672
Phone Banking 24/7: 800.910.2824

Website: www.popafcu.org
Mail: 13304 Alondra Blvd.,
Cerritos, CA 90703

Branch Locations & Hours

Cerritos
13304 Alondra Blvd., Cerritos, CA 90703
Fax: 562.404.3808
Monterey Park
1100 Corporate Center Dr., #101
Monterey Park, CA 91754
Fax: 323.266.6165
San Dimas
188 East Arrow Hwy. Suite A, San Dimas, CA 91773
Fax: 909.447.8830
Valencia
27220 Turnberry Ln., #100, Valencia, CA 91355
Fax: 661.775.0783

Hours
Monday - Friday 8:30 AM to 4:30 PM

Surcharge FREE ATM Locator**
• Call toll free 888.748.3266
• Visit www.popafcu.org or www.co-opatm.org
• Text your current locations zip code to 91989

This Credit Union is
federally-insured by the
National Credit Union
Administration.



Peace Officers Professional Associations



**Loan & Savings Rates
and
Fee Schedule**

Dedicated to serving peace officers
and their professional associations
in Los Angeles County for over 40 years.

Real Estate Loan Rates			
Home Equity Loans	Max Loan Amount	APR* (as Low as):	Term
Home Equity Loan	up to 80% CLTV	7.50% (prime + 0.00%)s	1 to 10 yrs
	up to 80% CLTV	8.50% (prime + 1.00%)s	11 to 20 yrs
	80.01% to 90% CLTV	8.50% (prime + 1.00%)s	1 to 10 yrs
	80.01% to 90% CLTV	9.50% (prime + 2.00%)s	11 to 20 yrs
<p>*APR = Annual Percentage Rate. 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. Rates, program terms and conditions are subject to change without notice. Other restrictions and limitations may apply. sRelationship Benefit Discount may not be applied. Estimated payment example: A fixed-rate loan of \$10,000 for 10 years at 7.50% APR will have a monthly payment of \$118.72. POPA Federal Credit Union NMLS # 852741.</p>			

Consumer Loan Rates

Loan Type	Max Loan Amount	APR* (as Low as):	Term
Personal Loans			
Signature	up to \$15,000	12.74% †	up to 5 yrs
	\$15,000.01 to \$30,000	14.74%	up to 7 yrs
Special Debt Consolidation	up to \$30,000	13.74%	up to 5 yrs
Patrol & Gear	up to \$5,000	12.99%	up to 4 yrs
SHIELD	up to \$3,500	17.99% s	6 to 24 mos
†Payment example: \$22.63 per month for every \$1,000 borrowed as a Signature Loan at 12.74% APR with a 60 month term. sRelationship Benefit Discount may not be applied.			
Cash Reward VISA	from \$500 to \$30,000	12.50%	Revolving
VISA Secured	up to \$30,000	6.00% ² s	Revolving
Share Secured	100% of Available Share Balance	Share Rate + 3.00% ² s	up to 5 - yrs
* APR = Annual Percentage Rate. Your rate may vary based on your credit worthiness. Other restrictions may apply.			
² Cash Back on eligible net purchases (purchases purchases minus any refunds, returns, and/or billing disputes). The APR will vary with the market based off the prime rate. APR for purchases, cash advances and balance transfers can range from 12.50% to 18.00%. sRelationship Benefit Discount may not be applied.			
Auto Loans			
New/Used Auto ¹	up to 125% LTV	4.99% †	up to 4 yrs
	up to 125% LTV	5.24%	5 yrs
	up to 125% LTV	5.74%	6 yrs
	up to 125% LTV	6.24%	7 yrs
†Payment example: For every \$1,000 borrowed for a term of 48 months with a 4.99% APR, the monthly payment will be \$23.03. ¹ Applies to New, Used, and refinanced vehicles only. Maximum financing is up to 125% of MSRP/Kelley Blue Book® Value. For Cash-Back auto refinances, the maximum financing is up to 100% of Kelley Blue Book® Value.			
Recreational Loans			
Motorcycles	up to 125% LTV	5.99%	up to 4 yrs
	up to 125% LTV	6.24%	5 yrs
	up to 125% LTV	6.74%	6 yrs
ATV & Watercraft	up to 90% LTV	9.99%	up to 4 yrs
	up to 90% LTV	10.24%	5 yrs
	up to 90% LTV	10.74%	6 yrs
Boats	up to 100% LTV	6.99% †	up to 4 yrs
	up to 100% LTV	7.24%	5 yrs
	up to 100% LTV	7.74%	6 yrs
	up to 100% LTV	8.24%	up to 15 yrs
RV's & Motorhomes	up to 100% LTV	6.99%	up to 4 yrs
	up to 100% LTV	7.24%	5 yrs
	up to 100% LTV	7.74%	6 yrs
	up to 100% LTV	8.24%	up to 15 yrs
†Payment Example: \$23.94 per month for every \$1,000 borrowed as a Boat Loan at 6.99% APR with a 48 month term.			
*APR = Annual Percentage Rate. Rates vary based on approved credit and loan term. Rates are subject to change without notice. The rate shown reflects our lowest Annual Percentage Rates (APR), and include Relationship Benefit discounts of 0.25%. All loans and collateral are subject to approval. Some restrictions may apply. Please contact the Credit Union for details on our Relationship Benefit discounts.			

Real Estate Loan Rates			
HELOCs (Home Equity Lines of Credit)	Max Loan Amount	APR* (as Low as):	Term
Home Equity Line of Credit	up to 80% CLTV	7.50% s	Revolving
<p>*APR = Annual Percentage Rate. 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. Rates, program terms and conditions are subject to change without notice. sRelationship Benefit Discount may not be applied. Other restrictions and limitations may apply. NMLS # 852741.</p>			

Deposit Rates

Share Type	Minimum Balance to earn Dividend	Dividend Rate**	APY***
Regular Share Savings <\$25K	\$50	0.050%	0.05%
Regular Share Savings >=\$25K	\$25,000	0.050%	0.05%
Club/Sub-Share Savings	\$50	0.050%	0.05%
K-9 Savers Share Savings	\$50	0.050%	0.05%
Regular Share Draft/Checking	\$0	0.000%	0.00%
Second Chance Checking	\$0	0.000%	0.00%
Bulldogs Checking	\$0	0.000%	0.00%
IRA Shares	\$5	0.499%	0.50%
Money Market Savings****	\$50 - \$9,999.99	0.349%	0.35%
	\$10,000 - \$24,999.99	0.499%	0.50%
	\$25,000 - \$49,999.99	0.598%	0.60%
	\$50,000 - \$99,999.99	0.747%	0.75%
	\$100,000 +	0.946%	0.95%
Promotional Certificate			
7 Months	\$1,000 +	4.169%	4.25%
Share Certificates			
6 Months	\$1,000.00 - \$24,999.99	2.667%	2.70%
6 Months	\$25,000.00 - \$49,999.99	2.716%	2.75%
6 Months	\$50,000.00 +	2.813%	2.85%
12 Months	\$1,000.00 - \$9,999.99	3.445%	3.50%
12 Months	\$10,000.00 - \$49,999.99	3.494%	3.55%
12 Months	\$50,000.00 - \$89,999.99	3.542%	3.60%
12 Months	\$90,000.00 - \$199,999.99	3.590%	3.65%
12 Months	\$200,000.00 +	3.639%	3.70%
18 Months	\$1,000.00 - \$9,999.99	3.494%	3.55%
18 Months	\$10,000.00 - \$49,999.99	3.542%	3.60%
18 Months	\$50,000.00 - \$89,999.99	3.590%	3.65%
18 Months	\$90,000.00 - \$199,999.99	3.639%	3.70%
18 Months	\$200,000.00 +	3.687%	3.75%
Share Certificate/IRA (Traditional & Roth)			
24 Months	\$1,000.00 - \$9,999.99	3.494%	3.55%
24 Months	\$10,000.00 - \$49,999.99	3.542%	3.60%
24 Months	\$50,000.00 - \$89,999.99	3.590%	3.65%
24 Months	\$90,000.00 - \$199,999.99	3.639%	3.70%
24 Months	\$200,000.00 +	3.687%	3.75%
36 Months	\$1,000.00 - \$9,999.99	3.494%	3.55%
36 Months	\$10,000.00 - \$49,999.99	3.542%	3.60%
36 Months	\$50,000.00 - \$89,999.99	3.590%	3.65%
36 Months	\$90,000.00 - \$199,999.99	3.639%	3.70%
36 Months	\$200,000.00 +	3.687%	3.75%

**The Dividend Rate for each certificate account is set forth above. For purposes of this disclosure, such dividend rates were offered within the most recent seven calendar days and were accurate as of the date set forth above. The minimum opening deposit on Regular Share Certificates is \$1,000.00. Fees could reduce earnings on the account and penalty may be imposed for early withdrawal. Additional restrictions may apply. Rates are subject to change without notice.

***APY = Annual Percentage Yield. The APY is accurate as of the last dividend declaration date. APY on all accounts may change every month as determined by the Credit Union Board of Directors. Rates on share and share draft accounts are variable rates and may change after account opening. All accounts are subject to the terms and conditions set forth in the Credit Union's Account Agreement and Truth-In-Savings disclosure. Rates are subject to change without notice.

**** The APY for each balance tier is variable and is subject to change after the account is opened. \$10,000.00 minimum opening deposit is required. If the balance falls below the minimum required to earn the advertised APY, the account will be subject to a decrease in APY as stated on the Rate Schedule. All Money Market Savings accounts are subject to the terms and conditions set forth in the Credit Union's Account Agreement and Truth-In-Savings disclosure. APYs subject to change without notice. Contact the Credit Union for current rates and terms available.

Federally Insured
by the NCUA



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