



People Progress Pride

Members Helping Members

fall 2025

BACK 2 SCHOOL Celebration!

POPA is calling all **K-9 Savers** to join in for a chance to **win one of three exciting prizes** to kick off the school year!

Not a member yet? Open a K-9 Savers account today to be eligible to win!



1st Place

2 Disneyland Tickets



2nd Place

A Tablet



3rd Place

A Set of EarPods

Earn **1 entry** for each of the following:

- Open a **K-9 Savers** and/or **Bulldogs Checking** account by visiting or calling a POPA FCU branch, or applying online
- Make a minimum monthly deposit of \$20.00 in your K-9 Savers or Bulldog Checking account. (Maximum 5 deposit entries per month)
- Bring your unredeemed **2025 Bulldog Birthday Card** into one of our branches
- Follow POPA on Instagram - **POPA_FCU**

Entry Period:

**9/22/2025 -
12/22/2025**

Open yours today!

Popafcu.org | 800.369.7672

Federally Insured by NCUA

NO PURCHASE NECESSARY. Void where prohibited. Open to legal U.S. residents with a qualifying youth account—K-9 Savers or Bulldogs Checking—in good standing with POPA Federal Credit Union or otherwise eligible for membership at the time of entry. Employees, board members, volunteers, and their immediate family/household members are not eligible. Members with a K-9 Savers or Bulldogs Checking account opened between 9/22/25 and 12/22/25 will receive one (1) entry per account. Additional entries may be earned by: (a) making a minimum monthly deposit of \$20.00+ into the account (max. 5 deposit entries per month; if a deposited check is returned, the entry will be disqualified); (b) redeeming an unredeemed 2025 Bulldog Birthday Card at a POPA branch; or (c) following POPA on Instagram. No Purchase Necessary. To enter without making a deposit or opening an account, existing K9 Savers can mail one (1) 3x5 card with your name, address, phone number, and email to: POPA Back 2 School Sweepstakes, ATTN: Marketing, 13304 Alondra Blvd., Cerritos, CA 90703. Entries must be received by **11:59 PM PST on 12/22/25**.

Prizes (non-transferable, no cash substitutions):

• One (1) winner: two Disneyland® tickets (ARV \$210.00 plus taxes) • One (1) winner: tablet (ARV \$250.00 plus taxes) • One (1) winner: EarPods (ARV \$120.00 plus taxes)

Winners may be required to verify eligibility. By entering, participants consent to the use of their name and photo for promotional purposes. Drawing will be held **12/29/25**. Odds of winning depend on the number of eligible entries received. All credit union services, including account openings and eligibility for youth products, are subject to approval. Subject to complete Official Rules at www.popafcu.org. Disneyland® is a registered trademark of Disneyland Enterprises, Inc. This promotion is not sponsored or endorsed by Disney, Apple, Instagram, or any prize manufacturer.

48th

Annual Membership Meeting & Board Election

• • • •

Thursday, March 19, 2026

Our Annual Membership Meeting & Board Election will be held on **Thursday, March 19, 2026**, at the Cerritos Sheraton.



The Board of Directors will have 2 available seats.

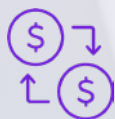
Interested candidates must submit their acknowledgement and bio by December 1, 2025, along with completing the volunteer process, outlined below:

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 Monday, December 1, 2025, 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 and acknowledgement form must be returned to the Secretary of the Credit union no later than Monday, December 1, 2025.

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.

Now send and receive money with Zelle®

Only available to regular share draft account holders (checking) by logging into your online banking or downloading the POPA mobile app.



FAST

Transactions between enrolled users typically occur in minutes.



CONVENIENT

Money is deposited into your account and available in minutes*.



PRIVATE

Your account information and activity stay private.



MICR Number Reminder

Effective **October 1, 2025**, POPA will no longer process ACH transactions that do not include your **14-digit account number (MICR number)**. Transactions submitted with only your member number will be returned.

To avoid interruptions in direct deposits, bill payments, or other automatic transfers, please confirm your ACH payments are set up with your MICR number.

If you are currently using your MICR number for all ACH transactions, no action is required. For more information, please visit **www.popafcu.org**

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. * To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

- Privacy Policy -

Rev. 09/12

FACTS

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

Why?	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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balances • transaction history and payment history • account transactions and employment information
How?	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 Credit Union share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	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"> • open an account or apply for a loan • show your driver's license or give us your contact information • make deposits or withdrawals from your account 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"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you 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"> • POPA Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • POPA Federal Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • POPA Federal Credit Union doesn't jointly market.

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

LOCATIONS

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

28490 Avenue Stanford, Suite 120,
Valencia, CA 91355
Fax: 661.775.0783

www.popafcu.org

All branches, call 562.229.9181 or
toll-free 800.369.7672

CREDIT UNION HOURS

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

HOLIDAY CLOSINGS

Columbus Day – Monday, October 13th

Veteran's Day – Tuesday, November 11th

Thanksgiving – Thursday, November 27th
and Friday, November 28th

Christmas Day – Thursday, December 25th

New Year's Day – Thursday, January 1st, 2026

Celebrating our VALENCIA Relocation & Reopening!

We are excited to share that our Valencia Office is now open at **28490 Avenue Stanford, Suite 120, Valencia, CA 91355!** Stop by to tour your new and improved branch, try out the new ATM, and don't forget to grab a soda and candy before you head out.

We're excited to celebrate our Grand Opening on **October 23, 2025!** Join us as we mark the occasion with The Habit Burger. More details will be shared on our website soon—stay tuned!



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!

Exceeding expectations is an understatement. San Dimas branch always goes above and beyond to make our experience great!

– Emmett B.

Thank you for your helpful support. I truly appreciate everything you did to help me with my transaction. Have a safe and blessed day.

– Belinda T.

I had an amazing experience with Diamond. Not only was she super responsive, but she also kept me updated every step of the way! POPA has always taken care of my family, and we are so grateful for your service. Thank you!

– Michelle E.



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