



People Progress Pride

Members Helping Members

spring 2025

Sun, Fun & Low Rates!



AUTO LOANS

Rate as low as **4.99%^{APR*}**

Payment Example -

For every \$1,000 borrowed for 48 months at 4.99% APR, the monthly payment will be \$23.03.



MOTORCYCLE LOANS

Rate as low as **5.99%^{APR*}**

Payment Example -

For every \$1,000 borrowed for 48 months at 5.99% APR, the monthly payment will be \$23.48.



BOAT LOANS

Rate as low as **6.99%^{APR*}**

Payment Example -

For every \$1,000 borrowed for 48 months at 6.99% APR, the monthly payment will be \$23.94.



RV & MOTORHOME LOANS

Rate as low as **6.99%^{APR*}**

Payment Example -

For every \$1,000 borrowed for 48 months at 6.99% APR, the monthly payment will be \$23.94.



ATV & WATERCRAFT LOANS

Rate as low as **9.99%^{APR**}**

Payment Example -

For every \$1,000 borrowed for 48 months at 9.99% APR, the monthly payment will be \$25.35.

**CALL US TODAY AT 562.229.9181 OR
VISIT POPAFCU.ORG AND APPLY TODAY!**

*APR = Annual Percentage Rate. Rates effective as of 4/01/2025 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.

[†] Dual sport motorcycles qualify as off-road vehicles.

Federally Insured by NCUA

Money Shower

April Flowers



4.25% APY*¹
7-Month Term

Share Certificate Promotion | Minimum Deposit of \$1,000

**For more information visit or call.
Popafcu.org • 562.229.9181**

*APY=Annual Percentage Yield. The advertised promotional Share Certificate rate is effective as of 4/1/2025. 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 7-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**

Spring Home, Spring Savings

1st Mortgage rates for both 30 year* fixed and 15 year* fixed

Competitive Rates

First time homebuyer's assistance (FHA)

Assistance for both active and retired military

Down Payment Assistance Programs

For more information call us today at 562.229.9181 or visit popafcu.org

Rates, program terms and conditions are subject to change without notice. Advertised terms are available for owner-occupied purchases and refinance mortgage loans. Rates may vary based on creditworthiness and loan term. A minimum credit qualifying score is required. Maximum 90% Loan to Value (LTV). Loans with LTVs greater than 80% require Private Mortgage Insurance (PMI) which will increase the APR and the monthly payment. Mortgage loans are available up to \$806,500 for primary residences located in CA, AZ, or NV. All loans are subject to credit and property approval. Other restrictions and limitations may apply.

*Estimated payment examples: A fixed-rate loan of \$650,000 for 15 years at 6.125% interest rate and 6.268% APR will have a monthly payment of \$5,529.00. A fixed-rate loan of \$650,000 for 30 years at 6.24% interest rate and 6.327% APR will have a monthly payment of \$3,998.00. Taxes and insurance are not included; your actual payment obligation will be higher. POPA Federal Credit Union NMLS 852741 provides mortgage loans in agreement with Navigator Lending Solutions, a division of LHFS, F.A. NMLS 1796





DON'T TAX MY CREDIT UNION

Congress is considering tax reforms that could impact your financial well-being. Lawmakers are exploring ways to generate revenue, and one proposal could impose a new tax on credit unions—including POPA Federal Credit Union.

This change would have a significant impact on the benefits you enjoy as a credit union member. Unlike big banks, we're **not-for-profit** and reinvest our earnings back into better rates and services to serve you, our member-owners. This allows us to offer:

LOWER LOAN RATES

HIGHER SAVINGS RATES

FEWER AND LOWER FEES

PERSONALIZED SERVICE

THE TRUTH ABOUT CREDIT UNION TAXES

You may hear opponents claim that credit unions “don’t pay taxes”—but that’s not the whole truth. While credit unions don’t pay federal income tax, they do pay property taxes, payroll taxes, business license fees, and, for some, state sales tax. Big banks and their lobbyists try to blur this distinction, hoping you won’t notice the difference between “**no taxes**” and “**no income tax**.”

Some also wrongly compare credit unions to charities like the Girl Scouts or churches. When in reality, credit unions operate under a different tax category (501(c)(1) or 501(c)(14)), which recognizes their **mission to serve members—not profit-driven shareholders**. A tax on credit unions is a **TAX ON YOU** as a

member-owner. Many other organizations, including some banks, receive tax exemption benefits for various reasons.

Without our current tax status, our ability to provide these benefits would be at risk, making it harder for us to serve you and our LASD family.

A newly released study by Dr. Robert Feinberg of the American University and Dr. Douglas Meade of Interindustry Economic Research Fund Inc. details the economic benefits of the credit union tax status and the implications it will have on the economy and the many Americans that would lose billions of dollars over the next decade.

“Our analysis indicates that removing the credit union tax exemption would cost the federal government \$33 billion in lost income tax revenue over the next 10 years. GDP would be reduced by \$266 billion, and 822,000 jobs would be lost over the next decade as well,” write the researchers. “The benefit of better credit union loan and deposit rates extends to bank customers as well, due to increased competition. A 50% reduction in the credit union market share would cost bank customers an estimated \$11.9 billion to \$22.8 billion per year in higher loan rates and lower deposit rates.”

MAKE YOUR VOICE HEARD: ‘DON’T TAX MY CREDIT UNION’

Congress is in the early stages of deciding on these changes, and your voice matters. We urge you to send a message to your elected officials through our **Connect for the Cause** platform—it only takes a minute but makes a powerful impact.

Your credit union exists because of you and we put you first—in every decision made! Together, we can protect the benefits that make credit unions different. Thank you for being a valued member of POPA Federal Credit Union.

Sincerely,

President/CEO
Ray Bartus

TAKE ACTION NOW!

Go to <https://rb.gy/2objk7> or scan the barcode to send a message to your elected officials.





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

Memorial Day – Monday, May 26th

Juneteenth – Thursday, June 19th

Independence Day – Friday, July 4th

The Basics of College Savings

Explore where to begin and how to tackle cost and saving for your child's future.



**May 20th and 22nd
at 7:00PM**

To RSVP for one of the above day and times, please email marketing@popafcu.org with your name, email, and phone number.

The financial consultants at LPL Financial are registered representatives with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).

Insurance products are offered through LPL or its licensed affiliates. POPA Federal Credit Union is not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using LPL Financial, and may also be employees of POPA Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, POPA Federal Credit Union.

Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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LPL advisors do not offer tax advice. Please consult a tax professional. The LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of the following state: CA. California insurance license #0D64878

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!

Sandy was outstanding!!! Process was quick and simple. I will return for all my loans.

– Taneisha F.

I was very pleased with the process. The different options were explained during my visit to the Valencia office. Bianca was very patient and went through the options and explained all of them. I was able to upload my documents easily and received my loan to my satisfaction. I'm very appreciative with the ease and professionalism.

– Rachelle J.

Karen at your San Dimas office is great! She took her time with us to make sure everything was right. Please commend Karen for her stellar customer service.

– Edward 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