



# PPF

People Progress Pride  
*Members Helping Members*

spring 2024



# Spring Special

FOR A LIMITED TIME!

# 4.80%<sup>1</sup> APY\*

9-MONTH SHARE CERTIFICATE

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

**LIMITED** TIME ONLY **OPEN** TODAY

FOR MORE INFORMATION, CALL OR VISIT US ONLINE!

562.229.9181

[www.popa-fcu.org](http://www.popa-fcu.org)

\*APY=Annual Percentage Yield. The advertised promotional Share Certificate rate is effective as of 4/1/2024.

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.

<sup>1</sup> 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. Contact the Credit Union for current rates and terms available.

**FEDERALLY  
INSURED  
BY NCUA**



# GET A **Jump Start** ON *Summer*



## **Auto** 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 \$23.49.



## **Motorcycle** 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 \$23.95.



## **Boat** LOANS

RATE AS LOW AS **7.99%** APR\*

### **PAYMENT EXAMPLE:**

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 7.99% APR, THE MONTHLY PAYMENT WILL BE \$24.42.



## **RV AND Motorhome** LOANS

RATE AS LOW AS **7.99%** APR\*

### **PAYMENT EXAMPLE:**

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 7.99% APR, THE MONTHLY PAYMENT WILL BE \$24.42.



## **ATV AND Watercraft** LOANS

RATE AS LOW AS **10.99%** APR\*<sup>1</sup>

### **PAYMENT EXAMPLE:**

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 10.99% APR, THE MONTHLY PAYMENT WILL BE \$25.85.

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

\*APR = Annual Percentage Rate. Rates effective as of 4/01/2024 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.

<sup>1</sup>Dual sport motorcycles qualify as off-road vehicles.



# Attention

## ALL MEMBERS

As a reminder, a 14-digit account number, also known as 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



Pamela's goal? To get you on a path to efficient wealth accumulation potential and financial balance, while protecting the future of your loved ones and your livelihood.



# UPCOMING WEBINARS WITH LPL FINANCIAL



With the help of Pam from LPL we will be hosting two seminars for all members this coming April.

## COLLEGE SAVINGS

The first seminar being held will be titled 'College Savings' and will take place on **TUESDAY APRIL 16, 2024** at 5:00 PM

## BASICS OF MANAGING DEBT

The second seminar being held will be titled 'Basics of Managing Debt' and will take place on **THURSDAY APRIL 18, 2024** at 4:00 PM

### PLEASE RSVP FOR THE SEMINARS

by emailing [marketing@popafcu.org](mailto:marketing@popafcu.org) with your first and last name, email, and phone number.

LPL Financial focuses on the financial circumstances and goals that are unique to you and your family. With that information, they help you create a personalized financial strategy based on your short-term and long-term objectives, then monitor it to help you stay on track.

Pamela McKenzie (License # 0E72877) is a registered representative with and securities offered through LPL Financial, Member FINRA/SIPC.

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



## K-9 Savers Account

Start your child off on the right foot with a K-9 Savers Account. (Up to ages 17)

## Bulldogs Checking Account with MasterCard® Debit Card

For young adults between 14-17 years old a Bulldogs Checking Account is a great way to give teens financial freedom while giving parents peace-of-mind.

### Benefits Include:

- Online Banking • eStatements & Quarterly Newsletters
- Games & Prizes • POPA Mobile Banking
- Personalized Bulldogs MasterCard® debit card (Bulldogs Checking Account Only)

For additional information, visit us at [www.popafcu.org](http://www.popafcu.org)

## Bulldogs VISA® Credit Card

### Benefits Include:

- Credit Limits Up To \$1,000\*
- Low Interest Rate
- No Annual Fee Or Cash Advance Fees
- Easy Online Access To Your VISA® Account

\* Credit card application is subject to credit approval and income verification. Parent/Legal Guardian must be co-applicant.

\* Free=No account maintenance fees, no per transaction fees, no check fees. Punitive fees still apply; please see POPA's Schedule of Fees for details. A parent or legal guardian must be a joint owner on both accounts - K-9 Savers and Bulldogs Checking.

FEDERALLY INSURED BY NCUA





## 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](http://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](http://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

Memorial Day  
Monday, May 27<sup>th</sup>

Juneteenth  
Wednesday, June 19<sup>th</sup>

Independence Day  
Thursday, July 4<sup>th</sup>

HOLIDAY CLOSINGS

# GOING PAPERLESS WITH POPA IS A BREEZE!

DON'T FORGET ABOUT POPA'S PERSONALIZED MOBILE APP!



1

**CREATE** an Online Banking account

2

**LOG INTO** your account

3

**CLICK** the 'eDocuments tab'

### • QUICK BALANCE

See your balance without logging in.

### • MOBILE DEPOSIT

Deposit a check using your mobile camera.

### • BILL PAY

Pay bills or send money to individuals, by setting up your personal payees through our mobile app.

### • FINGERPRINT LOG-IN

For iOS and Android devices.

– DOWNLOAD TODAY! –



Available now on the Android and iTunes store for FREE!



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](mailto:feedback@popafcu.org).

We welcome and greatly appreciate any comments you can share with us. **[feedback@popafcu.org](mailto:feedback@popafcu.org)**

## MEMBER

*Testimonials!*

*Amber, Jessica, and Kristin do an excellent job. I am a senior citizen, and they go out of their way to help me when I need it. There are additional employees who are also very helpful.*

– Sean D.

*Joanna at the Monterey Park branch was exceedingly helpful. She is an asset to POPA.*

– James B.

*I use the San Dimas Office as it is the closest to my home. I think I will always use that office because in every transaction I have there, the staff has always handled my needs with 100+++ service.*

– Jazmine S.



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](http://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