



People Progress Pride

Members Helping Members

summer 2022

# Soak Up Some Summer Fun!



## AUTO LOANS

RATE  
AS  
LOW  
AS

**1.99%** APR\*

### PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 1.99% APR, THE MONTHLY PAYMENT WILL BE \$21.69.



## MOTORCYCLE LOANS

RATE  
AS  
LOW  
AS

**2.99%** APR\*

### PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 2.99% APR, THE MONTHLY PAYMENT WILL BE \$22.13.



## BOAT LOANS

RATE  
AS  
LOW  
AS

**3.99%** APR\*

### PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 3.99% APR, THE MONTHLY PAYMENT WILL BE \$22.58.



## RV & MOTORHOME LOANS

RATE  
AS  
LOW  
AS

**3.99%** APR\*

### PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 3.99% APR, THE MONTHLY PAYMENT WILL BE \$22.58.



## ATV & WATERCRAFT LOANS

RATE  
AS  
LOW  
AS

**6.99%** APR\*<sup>1</sup>

### PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 6.99% APR, THE MONTHLY PAYMENT WILL BE \$23.94.

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

\*APR = Annual Percentage Rate. Rates effective as of 07/01/2022 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 0.50%. Please contact the Credit Union for details on our Relationship Benefit discounts. 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.



IMPORTANT!

# UPCOMING CHANGE

EFFECTIVE 09/01/2022 – POPA FCU will begin to charge the following fees:

- Inactive Account Fee (after 18 months of inactivity) - \$5.00/per month
- Escheatment Notice Fee - \$2.00



## A BETTER HOME STARTS WITH A BETTER LOAN

### 1<sup>ST</sup> MORTGAGE LOANS

FOR BOTH **30-YEAR\*** –AND– **15-YEAR\***  
FIXED FIXED

- COMPETITIVE RATES
- FIRST TIME HOMEBUYER'S ASSISTANCE (FHA)
- ASSISTANCE FOR BOTH ACTIVE AND RETIRED MILITARY

FOR MORE INFORMATION CALL US TODAY AT **562.229.9181**

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 \$799,000 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 \$400,000 for 15 years at 4.65% interest rate and 4.932% APR will have a monthly payment of \$3,723.09. A fixed-rate loan of \$400,000 for 30 years at 5.5% interest rate and 5.67% APR will have a monthly payment of \$2,908.66. 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 CU Members Mortgage, a division of Colonial Savings, F.A. NMLS 401285

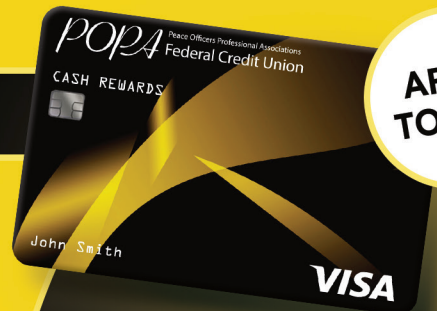


GET REWARDED WITH A POPA

## CASH REWARDS VISA®

BENEFITS INCLUDE:

- Same low rates on purchases, balance transfer, and cash advances
- Variable rates 9.00% - 18.00%<sup>1</sup>
- \$0 Cash Advance fee
- Cash-Back disbursed annually
- \$0 Annual Fee
- No balance transfer fees
- Can be used with Apple Pay



APPLY TODAY!

EARN  
**1.00%**  
CASH-BACK ON  
EVERY PURCHASE!<sup>2</sup>

**562.229.9181** [www.popafcu.org](http://www.popafcu.org)

<sup>1</sup> APR = Annual Percentage Rate. The APR will vary with the market based on the prime rate. APR for purchases, cash advances and balance transfers can range from 9.00% to 18.00%. Your rate may vary, based on your creditworthiness.

<sup>2</sup> Cash back on eligible net purchases (purchases minus any refunds, returns, and/or billing disputes). Other restrictions may apply.





# ATTENTION

ALL MEMBERS

*As part of POPA FCU's annual member account verification process, some of our members will soon be receiving 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



# GOING PAPERLESS

WITH POPA IS SIMPLE!



- 1 – **CREATE** an Online Banking account
- 2 – **LOG INTO** your account
- 3 – **CLICK** on the “eStatements” tab via Online Banking or Mobile App and enroll

## DON'T FORGET TO DOWNLOAD THE MOBILE APP TODAY!

- **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.
- **ESTATEMENTS**  
Enroll and view statements.
- **APPLICATION CENTER**  
Apply for a loan or open a share account.

Available now on the Android and iTunes store for **FREE**.

**Download Today!**





## 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

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

Labor Day  
Monday, September 5<sup>th</sup>

Columbus Day  
Monday, October 10<sup>th</sup>

HOLIDAY CLOSINGS

# SKIP-A-PAY

PROGRAM  
EARNED

# \$3,240

During POPA FCU's June 2022 "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 **\$3,240** 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](http://SHERIFFSYOUTHFOUNDATION.ORG)

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](mailto:feedback@popafcu.org).

We greatly appreciate all **feedback** you wish to share with us.

## MEMBER

# Testimonials!

*Thank you to Eros R., he did an outstanding job, he went above and beyond to help me with my auto loan. He made the purchase super easy for me and did all the heavy lifting. I definitely will comeback for any future business. Again, shout out to Eros for his help. A++*

– Josue D.

*Awesome customer service. Always a great experience and a pleasure to work with Michelle.*

– Marcos R.



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