



People Progress Pride

Members Helping Members

fall 2024

FALL Specials



AUTO LOANS

RATE
AS
LOW
AS

5.74% APR*

PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 5.74% APR, THE MONTHLY PAYMENT WILL BE \$23.38



MOTORCYCLE LOANS

RATE
AS
LOW
AS

6.74% APR*

PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 6.74% APR, THE MONTHLY PAYMENT WILL BE \$23.83



BOAT LOANS

RATE
AS
LOW
AS

7.74% APR*

PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 7.74% APR, THE MONTHLY PAYMENT WILL BE \$24.30



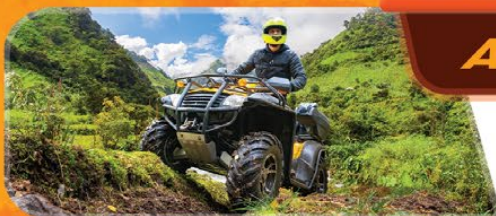
RV AND MOTORHOME LOANS

RATE
AS
LOW
AS

7.74% APR*

PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 7.74% APR, THE MONTHLY PAYMENT WILL BE \$24.30



ATV AND WATERCRAFT LOANS

RATE
AS
LOW
AS

10.74% APR*¹

PAYMENT EXAMPLE:

FOR EVERY \$1,000 BORROWED FOR 48 MONTHS AT 10.74% APR, THE MONTHLY PAYMENT WILL BE \$25.72

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

*APR = Annual Percentage Rate. Rates effective as of 10/01/2024 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 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.

¹Dual sport motorcycles qualify as off-road vehicles.



THURSDAY

MARCH
20TH

2025

Will be held on at the
Cerritos Sheraton.

47TH ANNUAL MEMBERSHIP MEETING & BOARD ELECTION

THE BOARD OF DIRECTORS WILL HAVE 1 AVAILABLE SEAT.

Interested candidates must submit their acknowledgement and bio by
December 2, 2024, 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 2, 2024, 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 2, 2024.

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.

SMS TEXT MESSAGING

To enhance your experience, we are now offering
SMS TEXT MESSAGING services for our Lending
and Member Solutions departments.

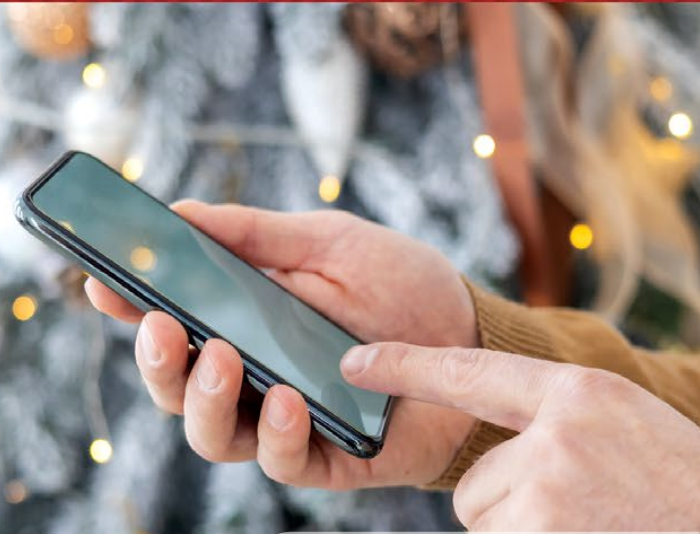
Soon you'll be able to communicate
with us via text for quicker updates
and assistance with:

- **Loan applications
and status updates**
- **Payment reminders
and notifications**

WHY SMS TEXT MESSAGING?

- **FAST & CONVENIENT** — Get instant updates and responses right on your mobile device.
- **SECURE** — Your privacy and security are our top priorities. All text communications will remain secure and confidential.
- **FLEXIBLE** — Check your loan status and receive alerts reminders for past due payments—all while on the go!

We're committed to making banking as seamless and accessible as possible. We believe that adding SMS text messaging will further improve your experience with us. If you have any questions or need further information, feel free to call us at **562.229.9181** or visit **www.popafcu.org**.



EXCITING NEWS!

BRANCH RELOCATION COMING SOON

We're thrilled to announce
that our **Valencia Branch**
is moving to a new location!
Stay tuned for more details
on the grand opening and
enjoy even better services in
our upgraded space.



— 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

27220 Turnberry Ln., Ste. 100
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 14th

Veteran's Day – Monday, November 11th

Thanksgiving – Thursday, November 28th
and Friday, November 29th

Christmas Eve – All locations will be closing at 1:00 pm
Tuesday, December 24th

Christmas Day – Wednesday, December 25th

New Year's Eve – All locations will be closing at 1:00 pm
Tuesday, December 31st

New Year's Day – Wednesday, January 1st, 2025



HELOC

POPA'S HOME EQUITY LINE OF CREDIT IS A REVOLVING LINE OF CREDIT THAT ALLOWS YOU TO BORROW THE EQUITY IN YOUR HOME ANY TIME YOU NEED IT.

VARIABLE RATES AS LOW AS **8.00%** APR*

Apply Today

Insured by NCUA

FOR MORE INFORMATION CALL US AT **562.229.9181** OR VISIT US AT **WWW.POPAFCU.ORG** AND APPLY TODAY!

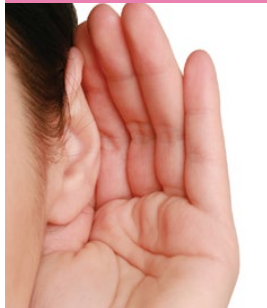
*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 10/01/2024. Rates, program terms and conditions are subject to change without notice. HELOC features a variable rate based on the Prime Rate as published in The Wall Street Journal plus a margin. The APR 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. Other restrictions and limitations may apply. POPA Federal Credit Union NMLS # 852741.

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!

Bianca A. was as nice as she can be. She was very professional and was such a joy to speak with. She was the sweetest ever and she took care of my needs in a timely manner and her follow-up was awesome. It's very nice to have an awesome experience. She explained everything to me extremely well.

– Linda R.

The best credit union ever... the customer service was very efficient and fast. Love it, my favorite credit union.

– Maricela G.

Chris H. from the Cerritos office is very nice, easy-going and extremely helpful. I've dealt with Chris for over 5 years, and I just want to let you know he's a great asset to your organization! Great job!!!

– Angela 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