



People Progress Pride
Members Helping Members

winter 2026

New Year New Potential!

Jump into the new year with endless possibilities with **POPA's Home Equity Line of Credit (HELOC)**. Looking to make some improvements, have any unexpected expenses, or maybe you are looking to take a vacation?

The Home Equity Line of Credit is a revolving line of credit that offers flexibility and competitive rates. Let your homes equity jump start 2026!



POPA'S HELOC

HOME EQUITY LINE OF CREDIT

VARIABLE RATES CURRENTLY AS LOW AS

6.75% APR*

**CONTACT US TODAY TO LEARN MORE AT 562.229.9181
OR VISIT US AT POPAFCU.ORG AND APPLY TODAY!**

*APR = Annual Percentage Rate. The advertised variable rate is our lowest rate available effective as of 1/1/2026. The maximum APR is 18%. Rates vary based on creditworthiness and loan terms. HELOC features a variable rate based on the Prime Rate plus a margin. The rate and payment is subject to change after account opening. The minimum credit limit is \$10,000 and the maximum credit limit is \$250,000, with a 10-year draw period followed by a 15-year repayment period. Maximum

combined loan to value (CLTV) of up to 80%. Closing costs range from \$340 to \$1,400. Property insurance is required, and flood insurance is required where necessary. Consult a tax advisor regarding the deductibility of interest and charges. Additional restrictions and limitations may apply. All loans are subject to approval and membership eligibility. Rates, program terms and conditions are subject to change without notice. POPA Federal Credit Union. NMLS # 852741.



Federally Insured By NCUA

It may be cold outside, but these

Winter Loan Rates are *Hot* as ever



AUTO LOANS

Payment Example: For every 1,000 borrowed for 48 months at 4.24% APR, the monthly payment will be \$22.69.

RATE AS LOW AS

4.24%

APR*



MOTORCYCLE LOANS

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

RATE AS LOW AS

5.99%

APR*

BOAT LOANS

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

RATE AS LOW AS

6.99%

APR*

RV & MOTORHOME LOANS

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

RATE AS LOW AS

6.99%

APR*

ATV & WATERCRAFT

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

RATE AS LOW AS

9.99%

APR*¹

Contact us today to learn more at **562.229.9181**

or visit us at **WWW.POPAFCU.ORG** and apply today!

*APR = Annual Percentage Rate. Rates effective as of 1/01/2026 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. ¹Dual sport motorcycles qualify as off-road vehicles

Federally Insured By NCUA



Spend and Earn
with **POPA's Cash Rewards Visa®!**

Earn **1% cash back²** on every purchase when you use your Cash Rewards Visa®

- APR between 12.00% -18.00%¹
- \$0 Annual Fee
- \$0 Cash Advance and \$0 Balance transfer fees

**CONTACT US TODAY TO LEARN MORE
AT 562.229.9181 OR VISIT US AT
POPAFCU.ORG AND APPLY TODAY!**

¹APR = 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 12.00% to 18.00%. Your rate may vary, based on your creditworthiness. ²Cash back on eligible net purchases (purchases minus any refunds, returns, and/or billing disputes). Other restrictions may apply.



Federally
Insured
By NCUA



ALL MEMBERS ARE CORDIALLY INVITED TO THE
POPA'S UPCOMING 48TH ANNUAL MEMBERSHIP MEETING & BOARD ELECTION

- Doors Open at 5:00 pm, and the meeting will commence promptly at 6:00 pm.
- If you plan to attend, please call the POPA office nearest you to RSVP (only account holders are invited).

Meeting Location:

12725 CENTER COURT DR
CERRITOS, CA 90703



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.

POP4 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

Martin Luther King Jr. Day
Monday, January 19th

Presidents Day
Monday, February 16th



L to R: John C., Captain Patricia T., Eros R., Henry P., Tjayi M., Commander Richard R., and Del S.

POP4 FCU is proud to
DONATE **\$3,050**
from our **Holiday Skip-A-Pay**
to the Sheriff's 999-For-Kids program!

GIVE US YOUR *feedback*: **WE APPRECIATE HEARING FROM YOU!**



POP4 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!

Stephanie A. was exceptional and gave me the exact information I asked for. She even offered additional information to help me make the best decisions upon opening my son's account.

– Ruthie A.

Exceeding expectations is an understatement. You always go above and beyond and make our experience great! Thank you, San Dimas branch, for all you do!

– Emmett B.

Diana was very helpful, knowledgeable, and easy to work with. Our loan process went smoothly and was approved without any problems.

– Joan L.



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