



PPF

People Progress Pride
Members Helping Members

spring 2026

Spring into the Driver's Seat



Auto Loans

Rates as low as **3.99% APR***

Payment Example:

For a \$1,000 Auto Loan for a term of 48 months with a 3.99% APR, the monthly payment will be \$22.58.



Motorcycle Loans

Rates as low as **5.74% APR***

Payment Example:

For a \$1,000 Auto Loan for a term of 48 months with a 5.74% APR, the monthly payment will be \$23.37.



Boat Loans

Rates as low as **6.74% APR***

Payment Example:

For a \$1,000 Auto Loan for a term of 48 months with a 6.74% APR, the monthly payment will be \$23.83.



RV & Motorhome Loans

Rates as low as **6.74% APR***

Payment Example:

For a \$1,000 Auto Loan for a term of 48 months with a 6.74% APR, the monthly payment will be \$23.83.



ATV & Watercraft

Rates as low as **9.74% APR*¹**

Payment Example:

For a \$1,000 Auto Loan for a term of 48 months with a 9.74% APR, the monthly payment will be \$25.24.

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

*APR = Annual Percentage Rate. Rates effective as of 04/01/2026 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 0.50%. 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. ¹ Dual sport motorcycles qualify as off-road vehicles.

Federally Insured By NCUA



Soar to New Heights

LIMITED TIME OFFER!

3.65% ^{1APY*}

7 Month Term | Minimum deposit of \$1,000

*APY=Annual Percentage Yield. The advertised promotional Share Certificate rate is effective as of 04/01/2026. 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. ¹The 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.

APPLY BY PHONE OR ONLINE TODAY!
POPAFCU.ORG - 562.229.9181

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2026

REFI ROUNDUP

From May 1st through June 30th

You Can Receive Up to a 1.00% Discount¹ Off
your current rate when you refinance your loan
from another institution through POPA FCU!

- ★ Auto ★ Motorcycle ★ Boats ★
- ★ RVs (Recreational Vehicles) ★ Personal Loans ★

Apply Online or Call Us Today at 562.229.9181

¹ POPA FCU members must be in good standing, submit a loan application from 05/01/2026 through 06/30/2026, and loans must fund by 06/30/2026 to receive the Refi Roundup offer of 1.00% discount from their approved rate. Loan application and collateral are subject to approval. The following loans are not eligible for this discount: Shield loans, POPA FCU Credit Cards, Real Estate Loans, Off-Road Vehicles, All Terrain Vehicles (ATV), and it cannot be used to refinance existing POPA FCU loans. Floor rate is 3.49% for Auto, Motorcycle, Boat, and RV (Recreational Vehicle) loans, and 11.99% for Signature loan. You must submit proof of current rate by providing billing statement or coupon book. Relationship Benefit Discount may not be applied with this offer. Please contact the Credit Union for details. Other restrictions may apply. Promotional rate promo code is "Refi Roundup 2026". This offer expires 06/30/2026.

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Real Estate Loans

Home Equity Line of Credit (HELOC)

Variable Rates
currently as low as **6.75%** APR*

POPA'S HOME EQUITY LINE OF CREDIT (HELOC)

is a revolving line of credit that allows you to borrow the equity in your home any time you need it. Your home is used as collateral until the amount borrowed has been repaid, and payments are made only on the amount you borrow- not the full amount available.

Home Equity Loan

Fixed Rates
currently as low as **6.75%** APR*

POPA'S HOME EQUITY LOAN

The equity in your home is made available to you through a lump sum with a fixed monthly payment.

We also offer 1st Mortgages. Get pre-qualified or for more information call us today at 562.229.9181

**Contact us today to learn more at 562.229.9181
or visit us at popafcu.org and apply today!**

HELOC (HOME EQUITY LINE OF CREDIT)

*APR = Annual Percentage Rate. The advertised variable rate is our lowest rate available, effective as of 04/01/2026. 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.

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HOME EQUITY LOAN

*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 04/01/2026. Rates, program terms and conditions are subject to change without notice. Home Equity Loan features a fixed rate based on the Prime Rate as published in The Wall Street Journal plus a margin. Minimum credit limit is \$10,000. Maximum credit limit is \$250,000. Maximum combined loan to value (CLTV) of up to 90%. Closing costs range from \$340 to \$1,400 to open a Home Equity Loan.

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. Rates, program terms and conditions are subject to change without notice. Other restrictions and limitations may apply. Estimated payment example: A fixed-rate loan of \$10,000 for 10 years at 6.75% APR will have a monthly payment of \$114.85. POPA Federal Credit Union NMLS # 852741.





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
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

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



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 25th

Juneteenth
Friday, June 19th

Independence Day
Friday, July 3rd (observed)

HOLIDAY CLOSINGS

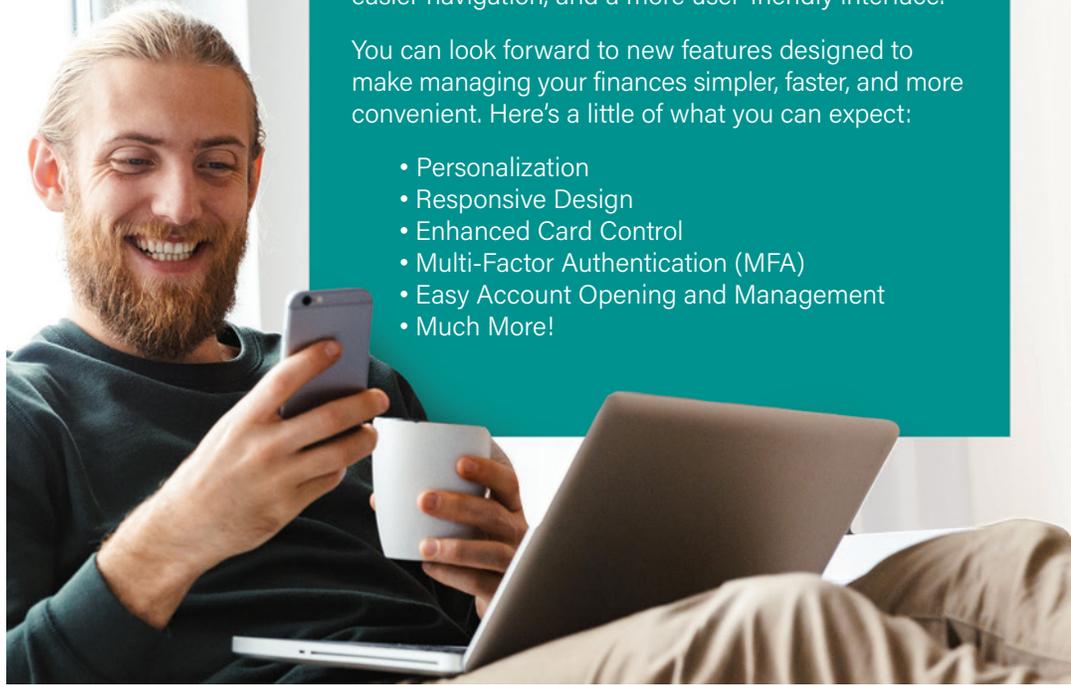


New Digital Banking Experience is on its way!

Coming soon! Your **new online and mobile banking experience** will feature a refreshed, modern design with easier navigation, and a more user-friendly interface.

You can look forward to new features designed to make managing your finances simpler, faster, and more convenient. Here's a little of what you can expect:

- Personalization
- Responsive Design
- Enhanced Card Control
- Multi-Factor Authentication (MFA)
- Easy Account Opening and Management
- Much More!



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!

Whenever I need help, I can always rely on the POPA Monterey Park staff to help me. They know me by name and assist me with all my requests. I can always count on them!

– Benny C.

At POPA FCU I really appreciate how you treat me every time I come in. You recognize me right away, you're always ready to help, and the whole atmosphere feels calm and welcoming. It's rare to feel this safe and cared for at a financial institution.

– Bryan G.

Binh was fantastic as was anyone else who worked to fund this loan. All communication was clear and precise. The overall process was quick and simple.

– Brian 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 or by calling one of our four branches.



This Credit Union is federally insured by the National Credit Union Administration.

NMLS#852741