POPA Federal Credit Union
Peace Officers Professional Associations

PPP
People Progress Pride
Members Helping Members
summer 2026

Available for a Limited Time!

Frontline *First* Homebuyers Program

- Available to active sworn personnel and civilian professionals of law enforcement agencies within Southern California
- No Down Payment
- No PMI (Private Mortgage Insurance)
- [1]Up to 40 Year Terms

CALL US AT 562.229.9181 TO APPLY TODAY!

The Frontline First Homebuyers Program is for first-time homebuyers who are active sworn or civilian professionals, employed by law enforcement agencies across Southern California, with at least 2 (two) years of service with their current agency. Property must be: (1) located in California, (2) owner-occupied primary residence; and (3) a single-family dwelling, condominium, or planned unit development. [1]Mortgage loan terms available up to 40-years with a fixed rate only. Estimated payment examples: A 30-year fixed-rate loan of $500,000 at 6.00% interest rate (6.069% APR) has a monthly principal and interest payment (P & I) of $2,997.75. A 40-year fixed-rate loan of $500,000 at 6.00% interest rate (6.058% APR) has a monthly principal and interest payment (P & I) of $2,751.05. Payment examples do not include property taxes, insurance, or third-party vendor fees, so the actual payment obligation may be greater. The maximum loan amount is $1,000.000.00. Program requires mandatory impound account for taxes and insurance, minimum FICO of 700, verification of employment, no homeownership in the past 24 months, and completion of Homeownership Education Course at fanniemae.com/education. Please refer to your tax advisor regarding eligibility of tax relief programs and the deductibility of interest and charges. Rates, program terms, and conditions are subject to change without notice. All loans are subject to credit approval, property approval, and membership. Other restrictions may apply, please contact the credit union for complete details and to apply for the program. POPA Federal Credit Union NMLS # 852741.

This Summer Ride in Style

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.

AUTO LOANS ONLY

Zero Payments up to **90 DAYS**[2]

Ask us about this offer today!

MOTORCYCLE LOANS

Rates 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 $23.37.

BOAT LOANS

Rates 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.

RV & MOTORHOME LOANS

Rates 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.

ATV & WATERCRAFT

Rates as low as **9.74%** APR*[1]

Payment Example:
For every $1,000 borrowed for 48 months at 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 07/01/2026 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.

[2]Qualified borrowers may defer their first payment for up to 90 days from the loan funding date; interest will accrue during the deferral period. Offer is valid on New, Used, and Refinanced auto loan applications received between 05/01/2026 and 12/31/2026. Excludes refinancing of existing POPA FCU loans. This offer cannot be combined with any other offer. Terms and conditions are subject to change without notice.

Federally Insured By NCUA

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

K-9 $AVERS & BULLDOGS CHECKING

BULLDOGS VISA®

- *Free Online Bill Pay
- *Free Bulldogs Debit Card MasterCard® (Ages 12-17)
- Free Mobile Banking
- Free Money Management Tools
- Free Games & Prizes and more ...

Bulldogs Credit Card (Ages 14-17)

- Credit Limit Up to $1,000**
- Online & Mobile Access
- Low Interest Rate
- No Cash Advance or Annual Fees

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* 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

**Credit card applications are subject to credit approval and income verification. Parent/legal guardian must be co-applicants.

Federally Insured By NCUA

Meet Your New Digital Banking Experience

COMING THIS SUMMER!

A better way to bank is almost here. Our new Digital Banking platform combines enhanced security, greater convenience, and an intuitive, user-friendly design to make managing your finances easier than ever.

Here's what you can expect:

- Enhanced Security
- Mobile check deposit
- Faster, Easier Navigation
- Modern, user-friendly design
- Custom alerts and notifications
- Secure money transfers and payments
- Enhanced Financial Management Tools (Savvy Money) & More

Download on the App Store

GET IT ON Google Play

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.

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

Independence Day
Friday, July 3rd (observed)

Labor Day
Monday, September 7th

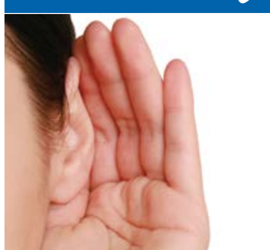
Columbus Day
Monday, October 12th

Skip-A-Pay

POPA FCU's June 2026 **"Skip-A-Pay"** program, we 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 **$4,735**.

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**.

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!*

Arlene and Karen had so much patience explaining everything to me. I even opened a new account.

– Sonja F.

I have always had a great experience with the following employees: Nicki, Jose, Amber, and Stephanie.

– Sean J.

Binh and Lorena were awesome and made everything so easy for me. I appreciate them.

– Efren 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.