POPA Federal Credit Union

Peace Officers Professional Associations

People Progress Pride

Members Helping Members

fall 2026

Back 2 SCHOOL

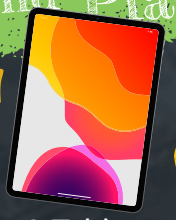
POPA is calling all **K-9 $avers** to join in for a chance to **win one of three exciting prizes** to kick off the school year! Not a member yet? No worries! Open a K-9 $avers account today to be eligible to win!

1st Place



2 Universal Studios® Tickets

2nd Place



A Tablet

3rd Place



A Instax Mini Camera

Earn 1 entry for each of the following:

- Open a **K-9 $avers** and/or **Bulldogs Checking account** by visiting or calling a POPA FCU branch, or applying online.
- Make a minimum **monthly deposit of $20.00** in your K-9 Savers or Bulldog Checking account. (Maximum 5 deposit entries per month).
- Bring your **unredeemed 2026 Bulldog Birthday Card** into one of our branches.
- Follow POPA on Instagram – **@POPA_FCU**

Open yours today!

Popafcu.org

562.229.9181

Entry Period:

9/21/2026 – 12/21/2026

NO PURCHASE NECESSARY. Void where prohibited. 2026 POPA Back 2 School Sweepstakes runs 9/21/26-12/21/26. Open to legal U.S. residents with a qualifying youth account; K-9 Savers and/or Bulldogs Checking in good standing with POPA Federal Credit Union or otherwise eligible for membership at the time of entry. Employees, board members, volunteers, and their immediate family/household members are not eligible. Members with a K-9 Savers or Bulldogs Checking account opened between 9/21/26 and 12/21/26 will receive one (1) entry per account. Additional entries may be earned by: (a) making a minimum monthly deposit of $20.00 into the account (max. 5 deposit entries per month; if deposited check is returned, the entry will be disqualified); (b) redeeming an unredeemed 2026 Bulldog Birthday Card at a POPA branch; or (c) following POPA on Instagram. No Purchase Necessary. A free mail-in method of entry is available; to enter without making a deposit or opening an account, existing K9 Savers can mail one (1) 3x5 card with your name, address, phone number, and email to: POPA Back 2 School Sweepstakes, ATTN: Marketing, 13304 Alondra Blvd., Cerritos, CA 90703. Entries must be received by 11:59 PM PST on 12/21/26. Prizes (non-transferable, no cash substitutions): One (1) First place winner: Two Universal Studios® Hollywood tickets (Estimated Retail Value $310.00 plus taxes), One (1) Second place winner: Tablet (Estimated Retail Value $250.00 plus taxes), One (1) Third place winner: Instax Mini Camera (Estimated Retail Value $120.00 plus taxes). Winners are subject to eligibility verification. By entering, participants consent to the use of their name and photo for promotional purposes. Drawing will be held 12/29/26. Odds of winning depend on the number of eligible entries received. See the complete Official Rules at www.popafcu.org. Universal Studios Hollywood® is a registered trademark of Universal City Studios LLC. By participating through Instagram, participants agree to release Instagram from liability related to the Sweepstakes. This promotion is not sponsored, endorsed, administered by, or associated with Universal Studios Hollywood®, Amazon, Instagram, or any prize manufacturer or provider. All trademarks and registered trademarks are the property of their respective owners.

Federally Insured By NCUA

Our Annual Membership Meeting & Board Election will be held on **Thursday, March 25, 2027**, at the Cerritos Sheraton.

The Board of Directors will have 2 available seats.

MARCH 25 THURSDAY

Interested candidates must submit their acknowledgement and bio by December 1, 2026, along with completing the volunteer process, outlined below:

49th Annual Membership Meeting & Board Election

Thursday, March 25, 2027

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 Tuesday, December 1, 2026, 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 Tuesday, December 1, 2026.

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.

Fall into savings with a

POPA Share Certificate

Limited Time Offer 4.00% [1]APY*

11 Month Term | Minimum Deposit of $1,000

Call 562.229.9181 or Visit Your Nearest POPA FCU Branch and Open Today!

*APY=Annual Percentage Yield. The advertised promotional Share Certificate rate is effective as of 08/17/2026. 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. [1]The above advertised rate is for an 11-month term with a minimum deposit of $1,000. Membership is required. Other restrictions may apply. Contact the Credit Union for more details.

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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: • 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 • 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 • 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. • ***POPA Federal Credit Union*** *has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • ***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. • ***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: 562.207.0709

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

Columbus Day
Monday, October 12th

Veterans Day
Wednesday, November 11th

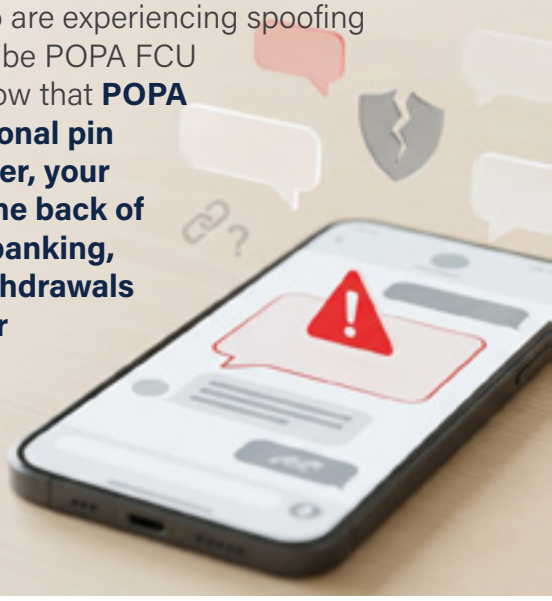
Thanksgiving
Thursday, November 26th &
Friday, November 27th

Christmas
Friday, December 25th

New Year's Day
Friday, January 1st, 2027

SHIELD Yourself from Fraud!

It's important to shield yourself from any potential fraud as we head into the season of spoofing calls and scams. We are aware that there are members who are experiencing spoofing calls from individuals portraying to be POPA FCU employees. Please be alert and know that **POPA FCU will never ask for your personal pin numbers, your entire card number, your CVV (3-digit) security code on the back of your card, passwords to online banking, instruct you to conduct cash withdrawals from your POPA FCU account, or request remote access to your computer.** If you receive a call of this nature, please immediately hang up and contact the credit union as soon as possible.



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!*

Extremely professional, kind, and efficient. Answered all my questions and concerns about my request to change my payment method. Very quick service as well.

– Cynthia N.

Everyone is so pleasant at the Cerritos office. We always joke and laugh together. Great people and SERVICE!

– Wesley B.

Thank you again for another positive experience. You were a great help in assisting us to cancel an auto pay from a company that had added questionable charges to our bill. POPA personnel are awesome.

– Kathryn N.



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.

EQUAL HOUSING LENDER

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

NMLS#852741