



People Progress Pride

Members Helping Members

summer 2025

Field of Membership Expansion

Service, Growth, and Our Continued Commitment to Those Who Serve



At POPA Federal Credit Union, our mission has always been clear—to protect and serve the financial well-being of those who protect and serve our communities. Today, we are proud to announce an exciting new chapter in that mission.

We have officially expanded our field of membership to include all law enforcement agencies and organizations throughout Southern California.

This change marks a strategic shift—one that ensures long-term growth, expanded services, and deeper alignment with the values and financial needs of all peace officers, law enforcement employees, and their families throughout the region. By opening our doors more broadly to law enforcement professionals, we strengthen our identity as the credit union of choice, while continuing to honor and serve our LASD roots. This will allow us to continue to enhance member service and add value to our membership by welcoming individuals who serve in law enforcement agencies across Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, and Ventura counties. While also including Federal, State, and municipal law enforcement agency employees.

What This Means for POPA FCU and Our Members:

- **Membership, Loan & Deposit Growth** — Increased reach means stronger financial stability and long-term sustainability. Growth opens new lending and deposit opportunities that benefit all members.

- **Operational Efficiency** — We remain loyal to our foundation; while ensuring we are not held back by limitations that could affect our future growth. Improved efficiency ensures we can continue to add membership value while maintaining great rates and low fees across our product offerings.
- **Brand Strength** — The expansion solidifies our reputation across Southern California as a trusted financial partner for law enforcement professionals.

For our existing members—nothing changes in terms of access, benefits, or service. Members from our Los Angeles Sheriff and District Attorney Investigator families will continue to receive the same level of care and support that they have come to know and expect from the Credit Union for the past 47 years.

The expansion will not only strengthen our financial position, but it will also diversify our membership and reinforce our place as a leader among law enforcement credit unions in the region. We see this as a pivotal moment in POPA's history. A chance to widen our reach, serve more of those who serve others, and build a future grounded in strength, service, and growth.

I would like to thank you for your continued trust, support, and loyalty as we take this step forward. *For our members today and for generations of peace officers and their families to come.*

Sincerely,
President/CEO
Ray Bartus

Hello Summer, Hello Low Rates!

AUTO LOANS



Rate as low as **4.99%^{APR*}**

Payment Example –

For every \$1,000 borrowed for 48 months at 4.99% APR, the monthly payment will be \$23.03.

MOTORCYCLE LOANS



Rate as low as **5.99%^{APR*}**

Payment Example –

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

BOAT LOANS



Rate as low as **6.99%^{APR*}**

Payment Example –

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

RV & MOTORHOME LOANS



Rate as low as **6.99%^{APR*}**

Payment Example –

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

ATV & WATERCRAFT LOANS



Rate as low as **9.99%^{APR*1}**

Payment Example –

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

**CALL US TODAY AT 562.229.9181 OR
VISIT POPAFCU.ORG AND APPLY TODAY!**

*APR= Annual Percentage Rate. Rates effective as of 07/01/2025 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.

¹ Dual sport motorcycles qualify as off-road vehicles.

FEDERALLY INSURED BY NCUA



zelle[®]
AROUND THE CORNER

A safe, fast, and convenient way to send money to family and friends.

Attention All Members:

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.





HELOC

HOME EQUITY LINE OF CREDIT

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 full amount available.

Variable Rates Currently as Low as

7.50%^{APR*}

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 variable rate is our lowest rate available, effective as of 07/01/2025. 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.



ACH MICR UPDATE:

Please note effective **OCTOBER 1ST, 2025**, all ACH transactions without a 14-Digit Account Number (MICR) will be returned. If you are currently using your MICR number for all ACH transactions, no action will be required. For more information, please visit www.popafcu.org



SCAN TO
LEARN MORE!

Home Equity Loan

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

Fixed Rates Currently as Low as

7.50%^{APR*}



*APR = Annual Percentage Rate. The advertised rate is our lowest rate available, effective as of 07/01/2025. 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. Other restrictions and limitations may apply. Estimated payment example: A fixed-rate loan of \$10,000 for 10 years at 7.50% APR will have a monthly payment of \$118.72. POPA Federal Credit Union NMLS # 852741.





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 4th

Labor Day – Monday, September 1st

Columbus Day – Monday, October 13th

Skip-A-Pay

During POPA FCU's June 2025 **"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 **\$5,030**.



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!

Jessica M. from the Monterey Park office always makes my day so much better. She is so helpful and efficient in getting what I need done. Thank you, Jessica!

– Samantha P.

I had the pleasure of being helped by Rickhya, who was so professional, knowledgeable, and resourceful. Kudos to her! Last week, Heather H. was just as professional in assisting me. Shout out to her too!

– Nieves R.

I have been very happy with POPA from day one. I have never had an unpleasant experience. Thank you!

– Joanne Y.



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