

Smart Option Student Loans

Get the money you need for college with the Sallie Mae Smart Option Student Loan®. Visit www.scpcu.org to learn more about the benefits and apply today!



Contact Information

Long Beach Main Office

(877) 33-SCPCU

Mailing Address

P.O. Box 91643, Long Beach CA 90809-1643

Physical Address

2371 Grand Avenue, Long Beach CA 90815

Sacramento Branch Office

(800) 300-7053

Mailing Address

P.O. Box 980064, West Sacramento CA 95798

Physical Address

3775 Industrial Blvd., West Sacramento CA 95799

Touchtone Teller

(866) 236-0895

Website

www.scpcu.org



American
Share
Insurance

By our members' choice, Southern California Postal Credit Union is privately insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.



This newsletter is published quarterly for the members of Southern California Postal Credit Union. Information in this newsletter is subject to change. Access our Website for current rates and information. See SCPCU's Truth-in-Savings booklet for important account restrictions and conditions.



NewsPost

Fall 2013

Anytime, Anywhere Access Is Here with Touch BankingSM

Manage your money from your smartphone securely and conveniently.

- Check account balances
- View recent transactions
- Transfer between accounts
- Pay bills or pay other people (Popmoney)



Download the free TouchBanking App from iTunes or the Google Play Store (search for TouchBanking). To activate, when prompted, enter App Code **scpcumobile**.

Your phone carrier's data rates may apply.

Wrap Up a Great Deal on Wheels Regardless of Your Credit Score!

Get an Auto Rate of **2.79% APR*** with Terms Up to 84 Months!

- ANY credit score qualifies for this rate of 2.79% APR (subject to underwriting approval)
- To receive an auto loan rate of 2.79% APR, you must apply online at www.scpcu.org
- If you apply at a branch, by fax or phone, the rate will still be a SUPER LOW 2.99% APR, regardless of credit score!
- Good for purchases and refinances
- Hurry! Offer ends 11/30/13



**Annual Percentage Rate. \$20,000 loan at 2.79% APR for 48 months = \$440.83 per month. Rate quoted is effective 10/1/13 to 11/30/13. All loans subject to underwriting guidelines and approval, and can change without notice. Maximum loan amount for used vehicles model years 2009 to 2013 is based on retail Kelley Blue Book, up to 100% maximum financing. Maximum loan value of model years 2008 or older is up to 100% of wholesale Kelley Blue Book. Offer does not apply to current SCPCU auto loans. Other restrictions may apply.*

Say 'Hello' to One Heck of a HELOC!

Meet the best Home Equity Line of Credit (HELOC) around with:

- An introductory rate of **2.99% APR*** on applications received 10/1/13 thru 11/30/13. The rate of 2.99% APR is good until 4/1/14.*
- NO closing costs (save over \$500!)
- NO appraisal, application or annual fees
- NO points or prepayment penalty
- Borrow up to 80% of your available equity and take 20 years to repay (5-year draw period with 15-year repayment term)

Apply online, call (877) 33-SCPCU or stop by today!

**Annual Percentage Rate. All loans are subject to credit approval. Maximum loan amount is determined by the amount of equity in your home, based on appraised value. Existing SCPCU Home Equity Lines of Credit are not eligible for this offer. After 4/1/14 introductory rate reverts to standard low variable rate (Prime + 1.00%, currently 4.25%). Offer subject to change at any time. Please visit www.spcu.org or contact SCPCU for complete terms and conditions.*

Introductory
Rate of
2.99% APR*
and NO
Closing
Costs!*



SCPCU Members Save Big with the Sprint Discount

Tired of paying too much for your cell bill? We're helping you save with the Sprint Credit Union Member Discount! To get this exclusive offer, visit www.spcu.org or stop by your local Sprint retail location and mention you're an SCPCU member!

Call for Board and Supervisory Committee Nominations

We're accepting nominations for the following seats on our Board of Directors and Supervisory Committee:

- Three (3) Board of Directors seats, each with a 3-year term
- One (1) Board of Directors seat with a 2-year term
- One (1) Supervisory Committee seat with a 3-year term

These seats will be determined by our election on January 30, 2014. If you are a member in good standing and are interested in serving, write a letter with your qualifications and mail no later than 10/31/13 to:

SCPCU Nominations, Christine Haley, CEO
2371 Grand Ave., Long Beach CA 90815

All Branches Open Saturdays!

Visit any SCPCU branch on Saturday from 9 a.m. to 1 p.m. (except any Saturday that falls before a Monday holiday closing). Go to www.spcu.org for a list of our upcoming holidays.

Use Your SCPCU Platinum Visa® November and December and Earn DOUBLE Rewards!

Balance Transfers Earn DOUBLE, Too!

- Earn two rewards points for every dollar spent on all purchases
- Earn DOUBLE rewards points on all transferred balances over \$500, transferred by 12/31. Transfer \$5,000, you'll receive 10,000 rewards points!
- Enjoy a rate as low as 9.99% APR*
- Redeem points for gift cards, travel on major airlines or CASH
- Plus, NO annual, cash advance or balance transfer fees

**Annual Percentage Rate. Advertised rate is lowest available and is based on credit score. All rates and terms subject to change without notice. Visit www.spcu.org for complete terms and conditions.*

