

Come to Our Annual Meeting

On Thursday, January 29, 2015, PostCity Financial will host our 82nd Annual Meeting and election of volunteer officials at The Grand Long Beach Event Center at 4101 East Willow Street in Long Beach. Members are invited to attend and hear reports presented by our Board Chairman, CEO, Supervisory Committee and Treasurer. The meeting is scheduled to begin at 7:00 pm.

Contact Information

Long Beach Main Office

(877) 337-2728

2371 Grand Ave.

Long Beach, CA 90815

North Hollywood Branch

(818) 769-4200

11304 Chandler Blvd.

North Hollywood, CA 91603

West Sacramento Branch

(916) 921-5050

3775 Industrial Blvd.

West Sacramento, CA 95799

Touchtone Teller

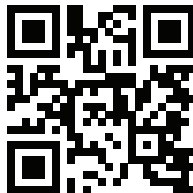
(866) 236-0895

Website

www.postcitycu.org



By our members' choice, PostCity Financial 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 PostCity Financial Credit Union. Information in this newsletter is subject to change. Access our website for current rates and information. See PostCity's Truth-in-Savings booklet for important account restrictions and conditions.

Recapping a Rewarding 2014!

PostCity Financial wishes you a happy and prosperous New Year, as we look back on our 2014 milestones! We thank you for your loyalty as we worked to make PostCity the best choice for all your financial needs.

New Name and Brand Identity

We changed our name to PostCity Financial CU, which reflects our proud Postal heritage, while opening new opportunities to serve a wider community. We also revamped our brand identity and marketing materials.

New Growth, New Technology

We warmly welcomed 900 members from North Hollywood FCU, upgraded our website and rolled out Mobile Check Deposits, which allow you to deposit checks using your smartphone!

Shareholder Rewards: The PostCity Difference!

PostCity returns 100% of our earnings (after taxes and operating expenses) to you in the form of low loan rates, savings dividends and special Shareholder Rewards. This past year, our Board voted to return \$40,000 in Shareholder Bonus Dividends and Loan Rebates. Your Reward is based on your relationship with PostCity and was deposited into your account in early January.

Tell Co-Workers and Family About Us!

As more members come to PostCity for their financial needs, we all benefit, including fewer fees, more FREE's and more Shareholder Rewards.



Refinance Your Car with Us!

**Rates as Low as 2.99% APR* and
NO Payment for 90 Days!**

Taking a three-month break from car payments can help pay off leftover holiday bills! PostCity can make it happen when you finance a new vehicle or refinance your higher-rate car loan from another lender. We may be able to reduce your interest rate by .50% APR or more, and lower your payment with an extended term!

Call, stop by or apply online at www.postcitycu.org today! Offer ends January 31, 2015.

**APR = Annual Percentage Rate. Lowest rate available is 1.99%. Visit www.postcitycu.org for full disclosure of rates and terms.*



**Improve Your Life...with a
PostCity Home Equity Line of Credit
Low Rates. Generous Credit Limits.
Potential Tax Savings!**

Have you been putting off home repairs or need to pay for college expenses? Here's what you need to know:

- HELOC rates as low as **4.25% APR*** (Prime+1%)
- 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

Apply for your HELOC online or at any branch.

**APR = Annual Percentage Rate. Rate is variable. Visit www.postcitycu.org for full disclosure of rates and terms.*



Shop, Sign & Win Up to \$250! Sweepstakes Ends January 31st!

Use your PostCity Platinum Visa® from now through January 31, 2015 for your chance to win. The card has many other winning features:

- FIXED rate as low as **9.99% APR***
- NO annual fee and NO cash advance fees
- NO balance transfer fees (banks often charge 3% of the balance transferred)
- FREE rewards points for every dollar spent, good for gift cards, airfare or CASH!

The more you shop and sign, the better your odds of winning. If you don't have a PostCity Platinum Visa Rewards card, apply online today.

**Annual Percentage Rate. No purchase necessary to enter the Sweepstakes. Cardholders automatically receive one Sweepstakes entry for each eligible Visa credit card purchase made during December and January. Visit www.postcitycu.org for full disclosure of rates, terms and Sweepstakes rules.*

Cut Your Wireless Bill with Sprint's Exclusive Member Discounts!

Looking to dial into savings on your wireless bill? It's worth it to switch to Sprint. Check out these exclusive Sprint Credit Union Member Discounts:

- 10% discount on select regularly priced monthly service plans
- Activation fee on new lines waived (up to \$36 in savings)
- Upgrade fee waived (up to \$36 in savings)

Visit LoveMyCreditUnion.org/Sprint for full details.

To claim your discount, use Corporate ID: NACUC_ZZM.

