



## EXPANDING OUR FUTURE

### SF POLICE CREDIT UNION IS NOW THE POLICE CREDIT UNION!

Important News! We are excited to announce our recent name change on July 15, 2019 as it welcomes law enforcement departments, related agencies, employees and families throughout the state of California to the credit union's field of membership. Our new name is reflective of those we serve today and generations to come - The Police Credit Union of California- for simplicity, we will be known as The Police Credit Union.

The credit union will continue to operate in its current structure and there is no change to the administration, staff, locations and phone number(s). See below for what has changed:

- New website address: **[www.thepolicecu.org](http://www.thepolicecu.org)**
- New e-mail address format: **[name@thepolicecu.org](mailto:name@thepolicecu.org)**

For a list of frequently asked questions and answers about the name change, please visit our microsite, **[www.BecomingThePoliceCreditUnion.com](http://www.BecomingThePoliceCreditUnion.com)**.

We recognize that this name change is a major event for our credit union. However, what will never change is our deep respect for our origins, and our unwavering commitment to always doing what is in the best interest of our members, both today and beyond.

Sincerely,

Eddie Young  
President/CEO

Stephen Tacchini  
Chairman, Board of Directors



JOIN THE POLICE CREDIT UNION  
and we'll reimburse you for your

**\$25** Opening  
Deposit!\*

Apply online at  
[www.thepolicecu.org/  
becomeamember](http://www.thepolicecu.org/becomeamember)  
Enter MD950 in the  
promo code section



## CHECKING

- ★ No monthly fees or minimum balance requirements
- ★ Get up to 10 ATM fee rebates per month\*\*, if you're charged by another bank.



## PLATINUM VISA® CREDIT CARDS

- ★ No annual, balance transfer or cash advance fees\*
- ★ Earn reward points - redeem for cash, credit card payments, gift cards, travel and more!



## AUTO LOANS

- ★ 90 Days No Payments on new, used or refinanced auto loans
- ★ No-cost Auto Buying Services for new vehicles (Find great prices without having to visit the dealer!)
- ★ Rate discounts on pre-owned vehicle purchases through our partnership with Enterprise Car Sales



## HOME LOANS

- ★ Fixed and adjustable-rate mortgages, refinances and purchase loans
- ★ Home Equity Loan and Home Equity Line of Credit available
- ★ Save money on your real estate purchase or sale through our Realtor Referral Affinity Program



## PUBLIC SAFETY ASSISTANCE LOAN

- ★ Featuring low rates and flexible repayment terms
- ★ For qualified purchases such as uniforms, certified education programs, supplies, equipment and K-9 needs



## CONVENIENCE SERVICES

- ★ Online Banking: [www.thepolicecu.org](http://www.thepolicecu.org)
- ★ Mobile Banking App: Search for The Police Credit Union in the iPhone App Store or Google Play to download our app for free!
- ★ Blog: The Watch at [www.thepolicecu.org/blog](http://www.thepolicecu.org/blog)
- ★ Fee-free access to nearly 30,000 ATMs nationwide and 5,600+ Shared Branch locations

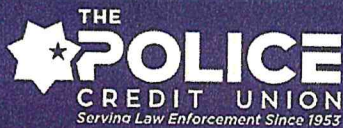
### Questions about becoming a member?

**Contact: Darlene Hong at 800-222-1391 x 1337**  
**[Darleneh@thepolicecu.org](mailto:Darleneh@thepolicecu.org) • Text 415-699-6137**

\*Bonus not offered for new business accounts. Current Annual Percentage Yield on our Savings Account is 0.10% as of 07/18/2019. \$25.00 bonus shall be used as the initial opening deposit for your new member account only. This bonus shall be reversed and returned to The Police Credit Union if your new member account is closed within 12 months after the date opened. All new accounts are subject to The Police Credit Union account-opening procedures and standard account terms and conditions. The bonus you receive is tax-reportable. Minimum Account Balance: \$25.00. Fees could reduce the earning on account. \*\*Service fees are subject to ChexSystems reporting. The Police Credit Union will refund ATM surcharges up to \$3 per out-of-network ATM transaction. \*\*Excluding limited-time promotional offers. Rates, yields, terms and conditions are subject to change; call 800.222.1391 for current information. NMLS ID# 409710. This Credit Union is federally insured by the National Credit Union Administration | Equal Housing Opportunity

Rev. 07/19





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becomeamember](http://www.thepolicecu.org/becomeamember)  
Enter MD950 in the  
promo code section

## MEMBERSHIP: THE DEEPER THE ROOTS, THE HEALTHIER THE GROWTH!

Join a credit union that has been serving Law Enforcement and their families since 1953!

- ✦ Open a checking account with direct deposit and get up to **10 ATM fee rebates** per month when you use another financial institution's ATM\*
- ✦ No monthly service fees or minimum balance requirements
- ✦ Convenient online and mobile banking



**After you join, refer an eligible co-worker or family member at [thepolicecu.org/referral](http://thepolicecu.org/referral) and we'll give you \$50 for each referral.\*\* Unlimited referrals!**

\*New Member Opening Deposit Credit: The Police Credit Union will pay the \$25 opening deposit in the savings account required to establish membership. Members who join online will pay the \$25 opening deposit and The Police Credit Union will reimburse this amount within 15 business days. This amount shall be reversed and returned to The Police Credit Union if the account is closed within 12 months after date opened. Business accounts are not eligible. \*\*The Police Credit Union will refund ATM surcharges up to \$3 per out-of-network ATM transaction. You must have a Checking Account with The Police Credit Union in good standing and a Direct Deposit posted to your Checking Account monthly. \*\*Referral Bonus: Within 30 business days of new member account opening, \$50 will be credited into referring member's savings account. Bonuses may be tax-reportable.

## HOME LOAN: JUMP INTO A GREAT HOME LOAN!

Whether you're a first time buyer, or refinancing, we have the perfect home loan just for you!

- ✦ We don't pay our loan officers commissions, so you can be confident you are getting honest and objective guidance
- ✦ No hidden costs or prepayment penalties



For more information, visit [www.thepolicecu.org](http://www.thepolicecu.org) or call us at 800.222.1391.

## VEHICLE LOAN: GET READY FOR A NEW RIDE!

We make it easy to get into the ride you deserve! When it comes to shopping for a new or used car, we have connections!

- ✦ **1% Rate Discount** when you finance a used vehicle with Enterprise Car Sales with The Police Credit Union\*
- ✦ Looking for a new vehicle, contact our **No-Cost Auto Buying Service** to find a great deal without the hassle of visiting a dealership



\*1.00% off current rate with The Police Credit Union with a max loan term of 60 months. Current rate will vary based on credit worthiness and terms. Financing for qualified The Police Credit Union members. Not all buyers will qualify. Offer valid through 12/31/2019 and is subject to change without notice. This offer cannot be combined with any other offer. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. \*\*APR = Annual Percentage Rate. Example rate of 2.89% APR with 36 monthly payments = \$28.59 per \$1,000 borrowed, assumes .25% discount for enrollment in automatic payments (fully -indexed rate of 3.14%). Internal refinance will be subject to a 1.00% add on to your qualifying interest rate. Out-of-state vehicles are acceptable on dealer transactions only.

# Savings Rate Sheet

Effective Date: As of July 15, 2019

All rates given are for illustrative purposes only, and are the 'As Low As' rates.

## SAVINGS PRODUCTS

	MINIMUM DEPOSIT AND BALANCE	DIVIDEND RATE	APY	TERM	TERMS & CONDITIONS
SAVINGS	\$25.00	0.10%	0.10%	OPEN-ENDED	*No minimum balance to maintain Checking Accounts.  Dividend rates and yields may change after you open your account.  For the IRA Savings Accounts, the dividend and yield may change after you open your account. All terms and conditions are disclosed in our retirement account agreement and disclosure statement that will be provided to you when you open the account.
CHECKING	\$25.00*	0.10%	0.10%		
BUSINESS CHECKING	\$25.00*	NONE	NONE		
BALANCE CHECKING	\$25.00*	NONE	NONE		
LOONEY TUNES & ONSCENE TEEN	\$25.00*	0.10%	0.10%		
HOLIDAY SAVINGS ACCOUNT	NONE	0.10%	0.10%		
IRA SAVINGS	\$100	0.10%	0.10%		

## CERTIFICATE & INDIVIDUAL RETIREMENT PRODUCTS

	MINIMUM DEPOSIT AND BALANCE	DIVIDEND RATE	APY	TERM	TERMS & CONDITIONS
3-MONTHS CERTIFICATE	\$500.00	0.40%	0.401%	90-179 Days	Certificates are available for the range of days stated to the left. The annual percentage yield and dividend rate assume that dividends remain on deposit until maturity. Penalty will be or may be imposed for early withdrawal. Individual Retirement Account Certificates terms and conditions are disclosed in our retirement account agreement and disclosure statement that will be provided to you when you open the account.
6-MONTHS CERTIFICATE	\$500.00	0.75%	0.753%	>180 Days	
1-YEAR CERTIFICATE & IRA	\$500.00	1.50%	1.510%	>365 Days	
2-YEAR CERTIFICATE & IRA	\$500.00	2.35%	2.375%	>730 Days	
3-YEAR CERTIFICATE & IRA	\$500.00	2.50%	2.529%	>1,095 Days	
4-YEAR CERTIFICATE & IRA	\$500.00	2.55%	2.580%	>1,460 Days	
5-YEAR CERTIFICATE & IRA	\$500.00	2.75%	2.785%	1,825 Days	

## TIERED SAVINGS ACCOUNTS

Minimum deposit to open account is \$500.

TIERED BALANCE	MINIMUM DEPOSIT AND BALANCE	DIVIDEND RATE	APY	TERM	TERMS & CONDITIONS
\$0 - \$14,999.99	\$500	0.10%	0.10%	OPEN-ENDED	The minimum deposit to open an account is \$500. Dividend rates and yields may change after you open your account. The Dividend Rate and Annual Percentage Yield are based on the entire daily balance of the account.
\$15,000 - \$49,999.99	\$15,000	0.35%	0.351%		
\$50,000 and over	\$50,000	0.50%	0.501%		

## MONEY MARKET WEALTH BUILDER ACCOUNTS

Minimum deposit to open account is \$50,000.

TIERED BALANCE	MINIMUM DEPOSIT AND BALANCE	DIVIDEND RATE	APY	TERM	TERMS & CONDITIONS
\$0 - \$49,999.99	NONE	0.10%	0.10%	OPEN-ENDED	The minimum deposit to open an account is \$50,000. Dividend rates and yields may change after you open your account. The Dividend Rate and Annual Percentage Yield are based on the entire daily balance of the account. Subject to withdrawal limitations.
\$50,000 - \$99,999.99	\$50,000	0.60%	0.602%		
\$100,000 - \$149,999.99	\$100,000	0.70%	0.702%		
\$150,000 and over	\$150,000	0.80%	0.803%		

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



GENERAL TERMS & CONDITIONS: The Annual Percentage Yields (APY) are effective as of July 15, 2019. All information in this Savings Rate Sheet is subject to change. Fees could reduce earnings on the accounts. Dividends will be compounded monthly and will be credited monthly. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. Dividends will begin to accrue on the day you deposit cash or non-cash (e.g. checks) into the account if deposited before close of business. The dividend declaration date is the last day of each month. Please refer to your "About Your Credit Union Accounts" brochure for further information on all Accounts. For current rates, yields or other information, call us at 415.564.3800 or 415.242.2142 – Memberlink, or visit our website at www.thepolicecu.org.





www.thepolicecu.org • 800.222.1391

# Consumer Loan Rates

Effective Date: As of August 1, 2019

All rates given are for illustrative purposes only, and are the 'As Low As' rates.

## VEHICLE LOANS

	1-36 Months	37-60 Months	61-72 Months	73-84 Months*	TERMS & CONDITIONS
NEW AUTO (2018 & Newer)	2.89% APR	3.14% APR	3.39% APR	3.89% APR	Models manufactured in 2019 & 2018 with 7,500 miles or less.  100% of low Blue Book; Appraisal may be required.  Vehicles based on up to 90% of value.  100% of purchase price, plus tax, license & GAP; excluding accessories.  Financing may include purchase price, tax, license, warranty & Gap based upon the average retail value.
USED AUTO (2013 - 2018)	2.89% APR	3.14% APR	3.39% APR	3.89% APR	
EARLY MODEL AUTO (1998-2012)	5.74% APR	6.24% APR	6.74% APR		
FIRST-TIME AUTO BUYER	6.74% APR	6.99% APR			
NEW MOTORCYCLE (2019)	2.99% APR	3.49% APR			
USED MOTORCYCLE	3.99% APR	4.49% APR			

Important Notes: APR = Annual Percentage Rate. Example rate of 2.89% APR with 36 monthly payments = \$29.03 per \$1,000 borrowed, assumes .25% discount for enrollment in automatic payments (fully indexed rate of 3.14%). Internal refinance will be subject to a 1.00% add on to your qualifying interest rate. \*73-84 month New and Used Auto loan requires a minimum loan amount of \$25,000. Rates quoted above assume excellent borrower history. Out-of-state vehicles are acceptable on dealer transactions only. Rates terms and conditions are subject to change without notice.

## VISA CREDIT CARDS

	Standard Revolving (Open-End) APR	Maximum Limit	TERMS & CONDITIONS
PLATINUM	9.25-18.00% Variable APR	\$35,000	All new applications are subject to terms, conditions and credit approval. Rates, fees and terms are subject to change at any time. For complete credit card disclosures or more information please visit www.thepolicecu.org or contact The Police Credit Union.
SAVINGS SECURED	7.50% Fixed APR	Ask for Details	

## PUBLIC SAFETY ASSISTANCE LOAN

	1-24 Months	25-36 Months	37-48 Months	TERMS & CONDITIONS
Loan for first responder job related expenses (i.e. firearms, uniforms, certification programs, etc.)	2.99% APR	3.49% APR	3.99% APR	Loan funds must be used to purchase first responder equipment, uniforms, supplies, K-9 accessories. Approved education course and certification programs up to one year are eligible. Additional terms and conditions apply, for full details www.thepolicecu.org.

## PERSONAL LOANS

	1-36 Months	37-60 Months	61-72 Months*	TERMS & CONDITIONS
PERSONAL LOAN	10.49% APR	11.49% APR	12.99% APR	*Minimum Loan amount of \$15,000 for terms greater than 60 months.  Loan of \$2,000 Maximum.
OVERDRAFT PROTECTION LOAN	12.99% APR			
CERTIFICATE SECURED LOAN	3% above current Certificate Savings rate. Contact us at 800.222.1391 for current rates.			
SAVINGS SECURED LOAN	3% above current Savings rate. Maximum term of 60 months. Contact us at 800.222.1391 for current rates.			

Important Notes: Maximum aggregate loan balances cannot exceed \$25,000.00 per member.

## CREDIT BUILDER LOANS

The Police Credit Union credit builder loan is a low-cost way to build or re-establish your credit history. We offer up to \$1,000 as a credit card, personal loan, or overdraft protection loan. Contact us for current rates and details.

## RECREATIONAL LOANS

	0-60 Months	61-72 Months	73-84 Months	85-120 Months*	121-180 Months**	TERMS & CONDITIONS
NEW BOAT	5.74% APR	5.99% APR	6.24% APR	6.74% APR	6.99% APR	* Minimum Loan of \$35,000 or higher ** Minimum Loan of \$50,000 or higher
USED BOAT	6.24% APR	6.49% APR	6.74% APR	7.24% APR	7.49% APR	
NEW TRAVEL TRAILER, JET SKI, ATV	6.49% APR	6.74% APR	6.99% APR	7.24% APR		* Minimum Loan of \$35,000 or higher ** Minimum Loan of \$50,000 or higher
USED TRAVEL TRAILER, JET SKI, ATV	6.74% APR	6.99% APR	7.24% APR	7.49% APR		
NEW MOTOR HOMES/RVS	5.49% APR	5.74% APR	5.99% APR	6.24% APR	6.99% APR	* Minimum Loan of \$35,000 or higher ** Minimum Loan of \$50,000 or higher
USED MOTOR HOMES/RVS	5.74% APR	5.99% APR	6.24% APR	6.49% APR	7.49% APR	

Important Notes: Rates assume discounts for auto pay or relationship pricing. Recreational Loans must be for recreational purposes only and may not be used to finance a primary residence. NEW BOAT: Max 110% of purchase price. USED BOAT: Max 100% of appraised value on private party, dealer transactions or refinance. NEW TRAVEL TRAILER, JET SKI, ATV: Max 110% of purchase price. USED TRAVEL TRAILER, JET SKI, ATV: Max 100% of appraised value on private party, dealer transactions or refinance. NEW MOTOR HOMES/RVS: Max 110% of purchase price. USED MOTOR HOMES/RVS: Max 100% of appraised value on private party, dealer transactions or refinance.

Loans originated by The Police Credit Union of California. Rates quoted above assume excellent borrower history. Your actual APR may vary and will be determined when a credit decision is made, and may be higher than the lowest rate available. Lower credit quality and non-qualifications for discounts may result in higher rates. There are no pre-payment penalties on early payoff of loans. Internal refinances will have a higher interest rate. Rates, terms, and conditions are subject to change without notice. Restrictions may apply. You may be asked to include a copy of your most recent paycheck stub. For current rates or other information, call us at 800.222.1391 or visit our website at www.thepolicecu.org. This Credit Union is federally insured by the National Credit Union Administration.

