



PACTRANS
Federal Credit Union
Moving Forward Together

PacTrans FCU Newsletter

Spring 2016

Our New Gardena Branch is **Now Open!**

Please visit us at our new branch located at:

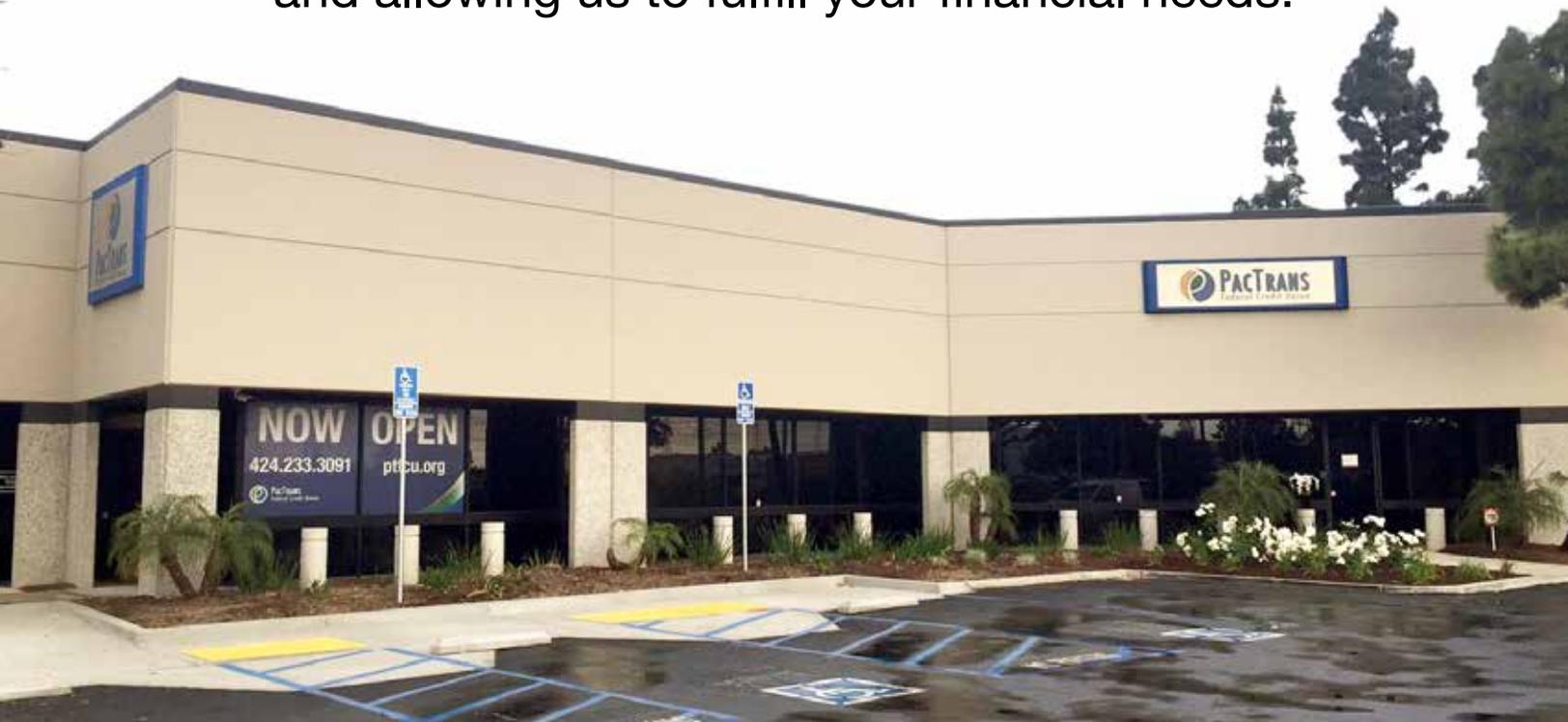
**101 West Walnut St., Suite 101
Gardena, CA 90248**

(Located on the corner of Walnut and Main St.)

We *sincerely appreciate* your patience during construction of our new office.

We know you have many choices in selecting your primary financial institution.

We THANK YOU for choosing PacTrans Federal Credit Union and allowing us to fulfill your financial needs.



EMPLOYEE SPOTLIGHT

Lauren Cox

Branch: Gardena

Position: Loan Officer

I'm Lauren, a Texas girl living the California dream. I moved to California over a year ago after graduating from The University of Texas (Hook 'Em Horns!). I started working with PacTrans right away and have enjoyed every moment. I work in the Lending Department, eager to assist members with their financial needs. I'm passionate about making a difference in people's lives and part of that entails educating them on financial products and services that benefit them the most. Spending time with my boyfriend, family and friends is incredibly important to me. I love playing beach volleyball, biking and spending time outdoors. I like to live my life out of my comfort zone, so I travel as often as I can.



It Pays To Be A Friend or Co-Worker!

Refer a friend or co-worker to PacTrans and we will reward them with a \$10 when they open a new E-Checking account.

As a way of thanking you for referring a new member, you also get a \$10 bonus!

Subject to membership qualifications. Bonus will be paid to new member after account has been opened for a minimum of 90 days and is in good standing. Referring member will receive their bonus within 30 days following the payout to the new member. If new member is not in good standing and does not receive a bonus, no bonus will be paid to the referring member. Promotion valid 4/1/16-6/30/16

Free E-Checking features:

- No Monthly Service Fee
- No Hidden Fees
- Mobile Banking with Mobile Deposits
- Online Banking
- Access to over 55,000 surcharge-free ATMs

PacTrans now offers FHA Loans!

You may be able to purchase a residential real estate with as little as 3.5% down! FHA Loans are government insured. Less risk to the lender means more flexibility in guidelines, down payment requirements and most often lower rates.

Yes!



How an FHA loan works:

- FHA Loans are available as 15, 20, 25 and 30-year fixed-rate term, and a 5 year adjustable-rate mortgage(ARM)
- Only a 3.5% down payment is required for home purchases.
- Credit Scores as low as 580 can qualify for a FHA loan

When to choose FHA:

- Purchasing a home and want a low down payment
- Fast approval
- Lower rates available with an ARM
- Lower credit scores still qualify
- Lower income can also qualify



PacTrans also offers VA Loans

Exclusively for Veterans and Military Personnel

We have the knowledge and experience to guide you through your VA loan.

The benefits of a VA LOAN:

- Available to Active Duty, Veterans and Reservists
- 100% Percent Financing*
- VA Loans to \$1.5 Million
- No monthly Mortgage Insurance Premiums
- Primary Residence: Single Family Residence 1 to 4 units, Condos and Planned Units Development (PUD's) Not Limited to First-Time Home Buyers
- Closing costs may come from a gift or be paid by seller
- VA IRRRL- Streamline Rate Reductions Refi's
- No Funding Fee for Disabled Veterans

* 100% allowed up to county limit.

Visit the VA Home Loan Benefits Page:
www.benefits.va.gov/homeloans/

**Please call us at 424-233-3091 x3001
for more information.**



24/7 Online Banking
www.ptfcu.org

24/7 Phone Banking
424-233-3091 Option #8

Call Center Hours:
8:30 am to 5:00 pm

Locations

Corporate Headquarters and Gardena Branch

101 West Walnut St.
Suite 101
Gardena, CA 90248
Fax: 424-233-3089
Branch Hours:
Mon/Tues/Thurs/ Fri –
9:00 am to 5:00 pm
Wednesday – 10:00 am to 5:00 pm

San Bernardino

444 S. Waterman Ave.
San Bernardino, CA 92408
Fax: 424-233-3058
Branch Hours:
Mon/Tues/Thurs/Fri –
9:00 am to 5:00 pm
Wednesday – 10:00 am to 5:00 pm

Long Beach Branch

2401 E. Sepulveda Blvd.
(ICTF Admin. Bldg.)
Long Beach, CA 90810
Fax: 424-233-3089
Branch Hours:
Tues and Thurs – 9:00 am to 3:00 pm

Bloomington Branch

(Union Pacific Employees Only)
19100 Slover Ave.
Bloomington, CA 92316
Fax: 424-233-3058
Branch Hours:
Tues and Thurs – 9:00 am to 3:00 pm

Holiday Closures

Memorial Day
Monday, May 30, 2016



101 West Walnut St., Suite 101
Gardena, CA 90248

Free Online Bill Pay with a PacTrans Checking Account

Stop writing and mailing checks, or jumping from website to website to pay bills – use the Credit Union Bill Pay service to conveniently and securely pay bills from any computer or mobile device, 24/7/365. Best of all, it's free!



- No transaction fees
- Schedule recurring monthly payments or use for one-time obligations
- Pay mortgage, insurance, credit cards, utilities and more
- No matter where you live or where bills need to be paid - local or nationwide - bill pay saves time and provides peace of mind.

FAQs

Q: Is bill pay secure?

A: Yes, bill pay is highly secure. It is designed to fully safeguard privacy and the security of the Credit Union. Unlike normal internet communication, all information sent to and from the processing center is encrypted and sent through a secure communications channel. Messages cannot be redirected, read, or tampered with.

Q: What if the person or business does not accept electronic payments?

A: A paper check will be sent out.

Q: When will payments clear?

A: If the payee is being paid with a paper check, the payment will clear approximately three business days from the processing date (i.e. date it was scheduled to be sent). If the payee is paid electronically, it will clear within two business days of the payment processing date.

Q: Who has access to my bill pay and funding account?

A: You are the only person who can authorize payments to be issued against your account.

