

Professional Police Officers Credit Union Newsletter

Founded

1931

Issue 11-3

Serving Those Who Serve

Fall 2011

HIGHLIGHTS OF 2011 PICNIC

This year's theme was "BEACH PARTY".

Warm, sunny weather welcomed our members to the 2011 picnic. Jug's Catering dished out their delicious fried chicken, corn on the cob, biscuits, apple butter and corn dogs. Our members really enjoy this annual tradition.

We were happy to see many of our members and their guests enjoy the beautiful day. The children had fun with the clowns, face painting, balloon sculpturists, and sack races. The egg toss, horseshoes, and tailgate toss tournaments were a big hit as always. First place in each egg toss event went to the Laugle/Pitman Team and the Duhamel Team. First place in horseshoes went to Mark Johnson/Alex Rivas. First place in tailgate toss went to the McFarland Team. Congratulations to all our winners!

A silver commemorative coin was awarded to the oldest and youngest credit union members present at the picnic. The oldest member is retired officer John Mickey, (95 years young) and the youngest member is Adam Green Jr, (13 months old), son of Officer Madeline Lothamer.



We hope everyone had fun and we look forward to seeing you at the 2012 picnic!

VISA PROMOTIONAL RATE

PPOCU is pleased to announce an introductory rate of 4.9% APR on all PPOCU VISA credit card purchases made from November 1 through December 31, 2011. This rate is in effect through your July 2012-cycled statement.

LOAN INTEREST RATES SLASHED!

For a limited time, PPOCU members are eligible to take advantage of a fantastic fall season loan special. Between now and October 25, 2011, any new or used collateral loan will be discounted off our current loan rates. Now is the perfect time to look into buying a new car, motorcycle, boat, etc. You won't be able to beat these fantastic rates. Don't miss out on this great opportunity!

	<u>Current</u>	<u>Special</u>
*New Cars	3.50%	2.75%
*Used Cars	4.00%	3.25%
*New Boats	5.25%	3.75%
*Used Boats	5.75%	4.50%
*New Motorcycles	4.75%	3.75%
*Used Motorcycles	5.50%	4.50%
*New Travel Trailers/RV	5.25%	3.75%
*Used Travel Trailers/RV	5.75%	4.50%
*Farm Equipment	6.50%	4.50%

*Rates effective now to **October 25, 2011**.

*Risk Based Pricing still applies and rates are based on credit scoring.

*Loans must be applied for and approved prior to October 25, 2011.

*Rates apply to new loans only.

With the Invest in America program,

Credit union members have access to valuable offers from GM, Sprint, Allied Van Lines, FTD.com, CompleteTax, Shop America and Members Auto and Homeowners Insurance.

GM – (http://www.lovemycreditunion.org/GM_171.html)

Purchase offers: Members **save thousands** with Preferred Pricing on top of most current incentives! By using the link above, members can build their own vehicle and immediately see their savings.

Sprint – (http://www.lovemycreditunion.org/Sprint_169.html)

Members save **10%** off most regularly priced service plans plus waived activation and upgrade fees. Business members save **15%** on most corporate recurring charges, 20% off accessories and waived activation fees.

Allied Van Lines –

(http://www.lovemycreditunion.org/Allied_Moving_and_Storage_170.html) Credit union members can save up to **60%** on out-of-state and/or local moving and storage needs.

FTD.com – (http://www.lovemycreditunion.org/FTDs_384.html)

Save **\$15** off each item. Choose from flowers, plants, chocolates and gift baskets and more.

Tax Services–

(http://www.lovemycreditunion.org/Tax_Services_449.html)

Members receive discounts or cash back when using one of the tax filing programs available through IIA. Since members will receive their return within a couple weeks, this is a great cross-selling tool for your savings products.

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Current Dividend News

APY = Annual Percentage Yield

Share Account

\$ 999.99 or less	0.25 APY
\$1,000 - \$4,999.99	0.40 APY
\$ 5,000 - \$9,999.99	0.50 APY
\$10,000 and up	0.75 APY
Christmas Club	0.25 APY

SHARE CERTIFICATES

\$ 2,500	0.45 APY
\$ 5,000	0.85 APY
\$10,000	1.36 APY

(All share certificates are 1 year)

Rates are in effect as of this publication and are subject to change without notice.

Loan Products

Share Secured (6%)

Personal (as low as 12%)

Co-maker (as low as 12%)

VISA (11.9%)

*Home Equity Line of Credit
(Variable **3.25%**) with
No closing costs
No title search fee
No appraisal fee

Collateral (Autos and trucks)
New (60 months
as low as 3.50%)
Used (60 months
as low as 4.00%)

*You may have to pay appraisal fee, title search fee and other fees accrued if you close your account within one year.

Please call the credit union for other available loan products at 327-2600.

Credit Union Hours of Operation:

Monday thru Friday 8:30 am – 4:30 pm

IMPD Pay Thursday 8:30 am – 4:30 pm
Reopen 5:00 pm - 6:00 pm

IMPD Pay Friday 7:00 am – 4:30 pm

Attention Home Owners

HOME EQUITY LINE OF CREDIT 3.25% VARIABLE RATE

If you are thinking about sprucing up your house or buying a new car, consider a home equity loan. If you have owned your home for several years, your property has probably earned a profit for you by increasing in value because of inflation. Further, your regular monthly mortgage payments reduce the amount you owe. For both reasons- inflation and amortization- your equity normally increases.

This home equity can be used as collateral to secure a loan and line of credit for any worthwhile purpose. This loan does not change or alter your first mortgage in any way-it is an entirely separate loan. There may be tax benefits as well.

Call for more details.

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The credit union observes the following holidays:

COLUMBUS DAY
Monday, October 10, 2011

VETERANS DAY
Friday, November 11, 2011

THANKSGIVING DAY
Thursday, November 24, 2011

DAY AFTER THANKSGIVING
Friday, November 25, 2011

CHRISTMAS DAY- (Will be observed)
Monday, December 26, 2011

NEW YEAR'S DAY- (Will be observed)
Monday, January 2, 2012



The PPO Credit Union participates in the CU Service Centers where members can conduct transactions for deposits and withdrawals. There are numerous outlets but the three main Indianapolis locations are:

EAST, 890-9102

WEST, 481-0916

SOUTH, 882-1755

10120 E Washington Street Rd

5836 Crawfordsville

8811 Hardegan

(Washington Square Mall)

(Speedway Super Ctr)

(County Line Mall)

CU Service Center Hours Mon-Fri 9 am – 7 pm Sat 9 am – 2 pm

There are other locations outside the Indianapolis area. Please call the credit union for a list of credit union locations or visit online at www.cuservicecenters.com for a location near you.

“PROUDLY SERVING THE THIN BLUE LINE SINCE 1931”