

# Professional Police Officers

**Founded**

**Credit Union**

**1931**

**Newsletter**

**Serving Those Who Serve**

**Issue 16-3**

**Fall 2016**

## TAKE ME OUT TO THE BALLGAME...

The Professional Police Officers Credit Union membership came together Tuesday, August 16, 2016 to enjoy a fun and exciting night at Victory Field. Members and their guests watched the Indianapolis Indians take on the Louisville Bats. They were treated to a fun-filled evening with pleasant temperatures throughout the game. Members and their guests were able to cheer the Indians to a 5-0 victory over the Bats! Credit Union staff received many positive comments from members in attendance about the event.

The lucky door prize winners at the game were James Roadruck (member) and Alisea Moore (guest of member, Brian Lambert). Your credit union management, staff and Board of Directors were excited to sponsor this event for its members and plans to hold similar events in the future. We hope you and your family/friends will be able to come out and join the fun for upcoming events!

Watch future newsletters for more information!

### NOW OFFERING AUTO LOAN RATES AS LOW AS 1.59%

**It's easy, apply online or contact our staff.  
GET PREAPPROVED TODAY!**

Professional Police Officers CU makes it easy to get your next car loan! We offer competitive rates and affordable monthly payments. Effective now through October 21, 2016, the Credit Union is offering an exciting "Fall Special" on all collateral loan products. Get pre-approved before going to the dealership so that you will have a good idea of the vehicle that fits your needs and what you should expect to pay. As a member of PPOCU, you can take advantage of these reduced loan rates, which in most cases, will match or beat rates being offered at local dealerships. The rates listed below are our lowest rates ever and demonstrate our commitment to earning your business when shopping for new or used collateral products. Come in and learn about our Fall Special and sign up before these rates are gone!

	<b>Current **APR</b>	<b>Special **APR</b>
*New Cars	2.50%	1.59%
*Used Cars	3.00%	2.59%
*New Boats	5.25%	3.59%
*Used Boats	5.75%	4.59%
*New Motorcycles/ATV/4-Wheeler	4.50%	3.59%
*Used Motorcycles/ATV/4-Wheeler	5.25%	4.59%
*New Travel Trailers/RV	5.25%	3.59%
*Used Travel Trailers/RV	5.75%	4.59%
*Farm Equipment	6.50%	5.59%

\*\* APR=Annual Percentage Rate

\* Loan Special effective September 7, 2016 through October 21, 2016.

\* Rates are subject to Risk Based Pricing and the individuals credit scoring.

\* Rates apply to new loans only.

\* Loans must be applied for and approved prior to October 21, 2016.

### ENJOY MORE PROTECTION AND PEACE OF MIND WITH VISA CARD ALERTS FROM PROFESSIONAL POLICE OFFICERS CU (PPOCU) POWERED BY VISA

With near real-time Visa Card Alerts from PPOCU powered by Visa, you can receive updates on your Visa® card activity. And this unique service is available free for PPOCU Visa cardholders.

After your Visa card has been used, you'll receive an alert through text message or email. If there is fraudulent activity, you can find out within minutes and act quickly to resolve the situation.

How you use the service is up to you. You can choose to receive alerts when your Visa card is used for purchases over a specified amount, online transactions, purchases outside the United States, and more. You can even customize the purchase amount threshold—for example, setting it to only receive alerts for purchases above \$50.

Select the delivery options that best meet your needs, with text messages, emails, or both for extra security and convenience. Each alert contains important information, including the purchase amount, merchant name and location (if available), and the last [four] digits of the Visa card used to keep you best informed.

All this is free to PPOCU Visa cardholders. Sign up for Visa Card Alerts from PPOCU at [www.visa.com/purchasealerts](http://www.visa.com/purchasealerts) today. A link to this website will also be provided on our website by October 14, 2016. Please look for VISA CARD ALERTS POWERED BY VISA.

Disclosure: Actual time to receive Alerts powered by Visa is dependent on wireless service and coverage within area. Alerts service may not be available in all areas. Gasoline alerts may not include purchase amount. Account activity qualifying for Alert service may vary by issuer. Additional restrictions apply.

## VISA DEBIT CARDS CHIP CARD TECHNOLOGY

Get BIG protection in a tiny chip.

Professional Police Officers Credit Union VISA Debit cards now come with chip technology built right in. In an effort to keep our Visa products up to date with the latest in security technology, we've enhanced our program with the new chip card.

### New Benefits:

Chip-enabled cards provide greater fraud protection. Every time you make a purchase at a chip-enabled terminal, a unique transaction code is generated. This prevents stolen data from being fraudulently used. Enjoy global acceptance. More places than ever now accept Visa Debit cards. Whether you checkout using a chip technology or swipe your card, you can pay with confidence around the world.

### New functionality:

Checkout is simple at chip-enabled terminals, and it's similar to the process you experience today.

On chip-enabled terminals, you must now insert and leave your card in the terminal while your transaction is being processed. This new process is quick and will not take any longer than swiping your card at checkout. You can still swipe to pay at merchants that are not yet chip-enabled. You will notice the magnetic stripe is still included on the back of your new card.

It's easy to pay with your chip-enabled Debit card.

1. Insert the chip end of your card into the terminal with the chip facing up.
2. Keep your card in the terminal and follow the prompts on screen.
3. Remove your card when prompted and take your receipt.

Keep in mind; you may need to sign for your purchase.

Effective September 7, 2016 your new chip card will arrive with your next Debit card reissue!

## INDIANAPOLIS POLICE PROTECTIVE ASSOCIATION

In an effort to maintain the most up to date and accurate information for our files, Police Protective Association members are reminded to keep their beneficiary information current. Please contact the credit union staff if you are unsure and need to verify the beneficiary listed on your account.

### Current Dividend Rates

APY = Annual Percentage Yield

#### Share Account

\$ 999.99 or less	0.15 APY
\$1,000 - \$4,999.99	0.20 APY
\$ 5,000 - \$9,999.99	0.30 APY
\$10,000 and up	0.51 APY
Christmas Club	0.15 APY

#### Share Certificates

\$ 2,500	0.30 APY
\$ 5,000	0.51 APY
\$10,000	0.76 APY

(All share certificates are 1-year terms)

Rates are in effect as of this publication.

As Determined by the Board of Directors, rates may change after account is opened. Fees may reduce earnings.

### HOLIDAYS OBSERVED:

COLUMBUS DAY,	Monday, October 10, 2016
VETERANS DAY,	Friday, November 11, 2016
THANKSGIVING DAY,	Thursday, November 24, 2016
DAY AFTER THANKSGIVING,	Friday, November 25, 2016
CHRISTMAS EVE,	Saturday, December 24, 2016
	Observed Friday, December 23, 2016 (Close at noon)
CHRISTMAS DAY,	Sunday, December 25, 2016
	Observed Monday, December 26, 2016
NEW YEAR'S EVE,	Saturday, December 31, 2016
	Observed Friday, December 30, 2016 (Close at noon)
NEW YEAR'S DAY,	Sunday, January 1, 2017
	Observed Monday, January 2, 2017

AMERICAN SHARE INSURANCE insures your deposits 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.

### Loan Products

Shared 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

See Loan Interest Rate Special on first page!

\*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.

"PROUDLY SERVING THE THIN BLUE LINE SINCE 1931"