



Professional Police Officers Credit Union Newsletter

Proudly
Serving the
Thin Blue Line
since 1931

FKA: INDIANAPOLIS POLICE DEPARTMENT CREDIT UNION

Issue 24-1

Spring 2024



EMERGENCY VEHICLE OPERATIONS AWARD

IMPD Academy staff recently conducted graduation ceremonies for their newest police officers, members of the 27th IMPD recruit class. The PPOCU was honored to serve as sponsor for the Emergency Vehicle Operations Award presented to Probationary Officer William Bruin. IMPD Commander Nikole Pilkington, a member of the Credit Union Credit Committee presented the award to this deserving officer on behalf of the PPOCU Board of Directors, Management and Staff. The Credit Union congratulates Officer Bruin on this prestigious award.

AUTOMATED CLEARING HOUSE (ACH) DISCLOSURE

Credit given by Professional Police Officers Credit Union (herein "we") to the member (herein "you") with respect to an ACH credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Under the Operating Rules of the National Automated Clearing House Association (NACHA), which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

We may accept on your behalf payments to your account which have been transmitted through one or more ACH's and which are not subject to Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Indiana as provided by the operating rules of the NACHA, which are applicable to ACH transactions involving your account.

American Share Insurance. This institution is not Federally Insured and if this institution fails, the Federal Government does not guarantee that depositors will get back their money. This institution is privately insured for deposits up to \$250,000 per account through American Share Insurance.

SHARE CERTIFICATE SPECIAL
In the market for a better savings rate. Earn up to 5.13 APY.

PPOCU IS OFFERING A GREAT CD RATE SPECIAL

11-MONTH TERM

5.00% RATE 5.13% APY

\$10,000 MINIMUM

Rate is subject to change without notice.
Please contact Credit Union to take advantage of this offer.

ANNUAL MEETING

FOLLOWED BY DINNER

WEDNESDAY, APRIL 17, 2024, 5:00 p.m.

FOP Pat Stark Conference Center

1525 Shelby Street, Indianapolis, IN 46203

Please plan to attend the annual meeting.
Absentee Ballots are available at the credit union.

The nominees are as follows:

<u>Board of Directors</u>	<u>Supervisory Committee</u>	<u>Loan Committee</u>
Michael Sherman*	Joshua Barker*	Nikole Pilkington*
Craig Fishburn*		Lauren Carmack*
Joe Pinnick*		
Michael White*		*Denotes Incumbents

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal, or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

FACTS	WHAT DOES PROFESSIONAL POLICE OFFICERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number • Income • Account Balances • Payment and Credit History • Credit Scores When you are no longer our member, we continue to share your information as described in this notice.
HOW?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons Professional Police Officers Credit Union chooses to share; and whether you can limit this sharing.

QUESTIONS?	Call 317-327-2600 or go to www.ppocu.org
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Reasons we can share your personal information	Does Professional Police Officers Credit Union share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes-- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes-- information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes-- information about your credit worthiness	NO	We don't share
For nonaffiliated to market to you	NO	We don't share

WHAT WE DO	
How does Professional Police Officers Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Professional Police Officers Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Apply for a loan and/or give us your income • Provide account information • Show your driver's license • Use your debit or credit card • Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes-information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliated to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
AFFILIATES	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Professional Police Officers Credit Union has no affiliates.</i>
NONAFFILIATES	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Professional Police Officers Credit Union's does not share with our nonaffiliates so they can market to you.</i>
JOINT MARKETING	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Professional Police Officers Credit Union partners include insurance and title insurance companies, credit card companies.</i>