

# Professional Police Officers

Founded

Credit Union

1931

Newsletter

Serving Those Who Serve

Issue 17-3

Fall 2017

## TAKE ME OUT TO THE BALLGAME...

The Professional Police Officers Credit Union membership came together Tuesday, July 25, 2017 to enjoy a fun and exciting night at Victory Field. Members and their guests watched the Indianapolis Indians take on the Rochester Red Wings. 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 5-2 victory over the Red Wings! Credit Union staff received many positive comments from members in attendance about the event.

The lucky door prize winners at the game were Nathaniel Schmidt (member) and Connor Endres (guest of member, Monica Endres). 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 COMPETITIVE AUTO LOAN RATES AS LOW AS 1.59%

It's easy AND fast.

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 25, 2017, 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!

	Current **APR	Special **APR
*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 5, 2017 through October 25, 2017.

\* 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 25, 2017.

### NSF, SHARE OVERDRAFT AND LINE-OF-CREDIT OVERDRAFT PAPER NOTICES

Effective January 1, 2018, the Credit Union will no longer print and mail the daily paper notices to members. These notices typically notify members of a returned item or overdraft situation on their account. Members are encouraged to sign up for online banking to be able to monitor their accounts to quickly become aware if such an event occurs. This information will continue to be printed on member bank statements. Members can also call the Credit Union directly at 317-327-2600 if there are any questions on their account.

### PROFESSIONAL POLICE OFFICERS CREDIT UNION SPECIAL SHAREHOLDERS' MEETING

OCTOBER 19, 2017

Field of Membership Request:

**LAWRENCE POLICE DEPARTMENT**

FOP Lodge #86  
1525 Shelby St  
Indianapolis, IN 46203  
5:00 p.m.

**ATTENTION HOME OWNERS  
HOME EQUITY LINE OF CREDIT  
3.25% VARIABLE RATE**

Apply today with no closing costs, title fees or appraisal fees\*

Remodel your home, pay for tuition, use it for vacation, or consolidate your bills. HELOC is a revolving line-of-credit that uses the equity in your home up to 80% as collateral. Upon approval, you will receive a credit card, giving you the flexibility to purchase whatever you need. 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.

HELOC has an initial draw period of 5 years with a 15-year repayment term. Rates are based on the Wall Street Journal prime rate and can only change 2 times a year with Board approval.

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

\*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 317-327-2600.



**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

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

**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.

**HOLIDAYS OBSERVED:**

COLUMBUS DAY,	Monday, October 9, 2017
VETERANS DAY,	Saturday, November 11, 2017 Observed Friday, November 10, 2017
THANKSGIVING DAY,	Thursday, November 23, 2017
DAY AFTER THANKSGIVING,	Friday, November 24, 2017
CHRISTMAS DAY,	Monday, December 25, 2017
NEW YEAR'S DAY,	Monday, January 1, 2018

**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!

All loans are subject to credit approval and the individuals credit worthiness

\*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 317-327-2600.

**"PROUDLY SERVING THE THIN BLUE LINE SINCE 1931"**