

**NEW AND IMPROVED SERVICES
FOR HOMEBANKING, CHECKFREE, MOBILITI, REMOTE DATA CAPTURE**

As the PPOCU constantly explores new and exciting ways to provide the best quality services to our membership in the 21st century, we are always looking at those state of the art banking services that our members deserve and have come to expect. Your PPOCU Board of Directors, Management, and Staff realize our members want anytime, anywhere financial management. To that end, your credit union strives to provide full service financial products that fit the way our members live and work. With the availability of smart phone technology, mobile banking is on the rise. The PPOCU will soon be introducing the next step in the personalized digital banking experience. We are excited to announce a projected “live” date for these services **EFFECTIVE November 5, 2020**. As we know our members lead busy lifestyles and are seeking solutions that will make their everyday lives simpler. Our new services will include options designed for ease in the way you move and manage your money. Here is more information on these exciting new and upgraded services:

Virtual Branch Next (HOME BANKING UPGRADE) is a digital banking platform that will allow members to easily navigate this new system and will bring all your financial services together in one place, online. This program features one-click access to all your accounts and recent transactions. Virtual Branch Next (VBN) provides an unmatched, personalized digital experience through any device at any time in an always-on, always-connected digital world. This program will be available whether you choose to access financial services via your smart phone or desktop.

E*statement is a service provided to allow you to view your statement documents through the Internet. You can access your e*Statement through a link on Virtual Branch Next (VBN) webpage.

All members currently enrolled MAY NEED TO RE-ENROLL TO CONTINUE THIS SERVICE. (IF APPLICABLE) Simply click on the E*Statement tab through the VBN and accept the terms and conditions.

CheckFree (BILLPAYER UPGRADE offered through Virtual Branch Next) serves as an intelligent, intuitive, and interactive service that brings user friendly features to online payments. This service handles all primary payment activities such as paying bills and making person to person payments. *CheckFree* helps members organize and control their finances through a convenient money movement portal. You can also receive and view bills electronically and have complete control over your money movement while having the assurance that your online transactions will be on-time and accurate. **Share draft (Checking) account is required for this service. CheckFree is a free service to our members until January 31, 2021. If you sign up for e*Statements this service will continue at no charge.**

NOTE: FOR THOSE MEMBERS ALREADY PARTICIPATING IN BILL PAYER THROUGH THE CREDIT UNION'S HOME BANKING (CURRENTLY CALLED IPAY TECHNOLOGIES), THIS BILL PAYER SERVICE WILL BE DISCONTINUED AT MIDNIGHT ON NOVEMBER 4, 2020. NEW OPEN ENROLLMENT WILL BE REQUIRED TO ENROLL IN THE CHECKFREE BILL PAYER THROUGH THE VIRTUAL BRANCH NEXT. YOU WILL NEED TO RECREATE ANY PAYMENTS OR SCHEDULED PAYMENTS THROUGH THE CHECKFREE BUTTON, NO INFORMATION WILL BE CARRIED OVER FROM THE PREVIOUS BILL PAYER SYSTEM.

Popmoney is an exciting feature within CheckFree coming to our membership. With the *Popmoney* personal payment service, members can send, request, and receive money with just an email or mobile phone number-using their existing credit union accounts. To participate, all you will need to do is log on to your online or mobile banking application, navigate to Popmoney, there is a confirmation screen showing the members contact information (email/ phone), click to 'Activate' and a notice appears that there may be calls or SMS messages and the member just closes the popup. (This is related to verification authentication as needed). From here the user is in and can begin adding contacts and using the service.

These “*person-to-person*” payments make it easy for members to pay bills and people they know, all online. This personal payment service allows members to conveniently send, receive, and request money with an email address, mobile phone number, or account number, eliminating the need for checks or cash. With our new person-to-person payment solution, participating members will be able to send and receive payments as easily as sending an email or text. This can all be accomplished regardless of where the other person or business banks. Members will find with this new offering that it will be just as easy to pay a person as it is to pay a bill. We know our membership wants simple, convenient, and secure ways to manage their money. We believe this service will do just that through the power and convenience of mobile technology.

Mobiliti- (NEW PRODUCT Offering Mobile Banking) involves downloadable applications for Apple and Android smart phones. This product offers complete functionality including bill payments, person to person payments, and mobile deposits. On device enrollment will allow members to enroll in mobile banking directly from their smart phone. Biometric logon is available using your Apple or Android device. The Instant Balance feature will also allow the ability to check account balances prior to logon.

Mobile Branch Capture/Remote Data Capture (NEW PRODUCT Offering) Another exciting product coming to PPOCU members is ***Mobile Remote Deposits***. This will provide the ultimate convenience in making a remote deposit. Through the downloadable application, *Mobile Remote Deposits* turns a smartphone into a deposit-making (as well as deposit taking) device. After quick pictures of the front and back of each check using the phone's camera, the member can submit the images electronically to the credit union. This allows members to deposit checks remotely on their mobile device as they are received,

reducing the risk of loss or theft. These mobile deposits can be made anywhere, anytime, and have faster funds availability. Members are notified immediately that a deposit has been received. Members will receive a second notification, generally the next business day, when funds are available in their account. If the deposit is rejected, the member will be notified. Members will no longer need to be at a branch, ATM, office or even home to deposit checks safely and securely. All these programs are available on Apple and Android smartphones.

The PPOCU looks forward to providing these new services November 5, 2020. We hope you will consider taking advantage of some or all these products. As always, we encourage anyone with questions regarding these new services to call the credit union at (317) 327-2600.

RE-ENROLLMENT STEPS TO COMPLETE THE HOMEBANKING ON OR AFTER THURSDAY, NOVEMBER 5, 2020

1. Click on the Virtual Branch Next Home Banking tab on www.ppocu.org website.
2. The username will be the member's account number. Enter your Member Number (6 digits minimum). If the account number is shorter than 6-digits, add enough zeros (0) before your number to make it 6 digits (Example: 000132). Do not include account/loan suffixes like S1, S4, or L2.
3. The temporary password will be the word “security”+last 4 digits of the primary member's social security number. (Example: security1234). DO NOT USE OLD PASSWORDS. You will then be asked to change your password and setup 3 security Questions and Answers. Your password and security questions are case sensitive.
4. Once you create your permanent credentials and setup your security questions, you will need to go to the logon screen again and then enter the newly created credentials.
5. Member needs to accept the terms and conditions to continue to view your account information.
6. (Optional) Download and login our all-new mobile app with your new login information..

ACTION REQUIREMENTS SUMMARY

- a. Need to re-enroll for the home banking called Virtual Branch Next.
- b. Need to re-enroll for the E*statements.
- c. Need to re-enroll for bill payer called CheckFree. YOU MUST HAVE A SHARE DRAFT ACCOUNT. NEED TO RECREATE YOUR SCHEDULED PAYMENTS.

NEW FEATURE-ONLINE VISA CREDIT/HELOC ONLY

The new feature is called Card Lock/Unlock. Members can now “block” their VISA Credit/HELOC Cards from usage anytime they want as a security feature when the card is not in use. Whenever the member is ready to use their VISA Credit/HELOC card, they can simply “unblock” it and resume normal usage. Simply log into your VISA online account for instructions on how to use. There is no fee for this service.

IMPD K9 TRAINING FACILITY FUNDRAISER

The Central Indiana Police Foundation is currently working with the IMPD K9 Unit to raise funds to build a state of the art K9 Training facility. This building will provide a safe and secure location for training the dogs and officers assigned to the K9 unit. The building will have much needed features including a temperature controlled indoor training area for year-round training along with an outdoor training field. In addition, the space will include 6 kennels, a classroom, dog wash and administrative offices for the K9 unit.

When complete, this world class training facility will enhance the unit’s ability to conduct vitally important training needed to prepare the K9 teams for their difficult and dangerous mission.

To help maintain the highest training standards for this specialized unit with its 22 patrol dogs and 12 explosive detection dogs, please consider donating today. The overall cost of this 6,200 square foot facility will be approximately \$900,000. To date, nearly half of that amount has been raised. With your support this important facility can become a reality.

To donate please contact: Lisa Rollings 317-771-1605 lisa@cipf.foundation or call our Credit Union at 317-327-2600. Or visit <https://cipf.foundation/donations-go-to-help-the-k9-police-team-with-impd/>



Work in Progress



Building Upon Completion

ANNUAL MEETING SATURDAY, OCTOBER 17, 2020 10:00 a.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:

Board of Directors (Vote for 3)

A. Thomas Cotton*
Louis Christ*
Danny C. Overley*

Supervisory Committee (Vote for 1)

Donald Wright*

Credit Committee (Vote for 1)

Michael White*

*Denotes Incumbents

JON WILLIAMS MEMBER AND LONG-TIME LEGAL COUNSEL

The PPOCU Board of Directors, staff and management are saddened by the loss of long-time credit union family member, Jon Williams.

Jon was a tireless advocate on behalf of the Credit Union and its membership. He served as legal counsel to the Board of Directors for over four decades. Since beginning his tenure as the credit union’s attorney in 1978, Jon was always our reliable source for esteemed legal advice and direction through the years. Sadly, Jon lost his hard-fought battle to cancer on June 1, 2020. Here at the credit union, we send our condolences to his wife, Daris and family.

Rest in peace, Jon.

**Board of Directors,
Committee Members & Staff**

A. Thomas Cotton Jr., Chairperson
Peter C. Bolles, Vice-Chairperson
Michael E. Sherman, Secretary
Danny C. Overley, Pres-Treasurer

Directors

Leo T. Blackwell
Louis J. Christ
W. Craig Fishburn
Janet R. Cotton

A. Joseph Pinnick

Supervisory Committee

Jerry L. Barker, Chairperson
Oliver L. Jackson
Donald Wright

Loan Committee

Michael M. White, Chairperson
Donald R. Goeden
Marshall Depew
Joshua Barker

Credit Union Staff

Cecilia R. Pitman, Operations Mgr
Sonya R. Settles, Visa Coordinator
M. Jeanette McAtee, Loan Manager
Cathleen A. Clay, MSR
Andrea Overley-Thompson, MSR

Legal Counsel

Williams, Barrett & Wilkowsky, LLP

Loan Products

Shared Secured (6%)
Personal (as low as 12%)
Co-maker (as low as 12%)
VISA (11.9%)
Collateral (Autos and trucks)
 New (60 months as low as 2.50%)
 Used (60 months as low as 3.00%)
*Home Equity Line of Credit
(Variable **3.25%**) with

No closing costs
No title search fees
No appraisal fees

*Closing costs associated with the traditional HELOC loans for properties in the Indianapolis metropolitan area will be covered by the credit union. Closing costs for loans in other areas will be covered by the credit union up to the usual and customary amount for Indianapolis. Closing costs in other locales in excess of those usual and customary fees for Indianapolis will be the responsibility of the borrower. In addition, closing costs for HELOC loans applied for and not funded may be the responsibility of the borrower.

Note: Any loans closed prior to one year from opening may incur repayment of all closing costs.
All loans are subject to credit approval and the individuals credit worthiness.

Please call the credit union for other available loan products at 317-317-327-2600 or visit our website for the loan rates.

Current Dividend Rates

APR = Annual Percentage Rate
APY = Annual Percentage Yield

Share Accounts	APR	APY
\$ 999.99 or less	0.15	0.15
\$1,000 - \$4,999.99	0.20	0.20
\$5,000 - \$9,999.99	0.30	0.30
\$10,000 and up	0.50	0.51
Christmas Club	0.15	0.15

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

Share Certificates	APR	APY
\$ 2,500 1-Year Term	0.30	0.30
\$ 5,000 1-Year Term	0.50	0.51
\$10,000 1-Year Term	1.00	1.01
\$10,000 2-Year Term	1.50	1.51

Early withdrawal penalty may apply.

Rates are in effect as of this publication.



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 depositors up to \$250,000 through American Share Insurance.

THE CREDIT UNION WILL BE CLOSED IN OBSERVANCE OF THE FOLLOWING HOLIDAYS:

Columbus Day,	Monday, October 12, 2020
Veterans Day,	Wednesday, November 11, 2020
Thanksgiving Day,	Thursday, November 26, 2020
Day After Thanksgiving,	Friday, November 27, 2020
Christmas Eve (Close at Noon)	Thursday, December 24, 2020
Christmas Day	Friday, December 25, 2020
New Year's Eve (Close at Noon)	Thursday, December 31, 2020
New Year's Day	Friday, January 1, 2021

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