



Welcome to a New Year with TOPCU!

Adopt the 50/30/20 rule for budgeting—distributing income between necessities, wants, and savings. Whether you're saving for a vacation, preparing for retirement, or setting up an emergency fund, having clear objectives is vital. Use TOPCU's resources to set SMART goals – Specific, Measurable, Achievable, Relevant, and Time-bound – to keep your financial plan on track. For tailored approaches, discover various methodologies through our Money Management tools online. Adjust your budget seamlessly with life's changes and track spending effortlessly.



Budgeting Tips for a Sound Financial Year



TOPCU also offers free credit score monitoring through our digital banking services. To access your credit score, simply log in to the TOPCU Digital Branch and click on "unlock your credit score". Alongside monitoring, find credit management solutions and educational resources to enhance your credit understanding and utilization. For further details, visit our mobile app page at topcu.org/mobile-app/.

Set specific, realistic financial goals and rely on TOPCU's resources for ongoing support. With our tools and guidance, managing your finances becomes more straightforward, empowering you to start this year with financial clarity and control.

12•12•12 Loan: Your Dream, Our Commitment



Looking to kickstart the year by settling expenses or planning that dream vacation? TOPCU's 12•12•12 Loan is designed to help you achieve your goals with ease. Borrow \$1,200 for 12 months at a competitive 12% APR. Our hassle-free application process and quick approvals mean you're just a step away from realizing your dreams.

Unplanned expenses? Don't fret! TOPCU's Signature Loans offer the financial cushion you need without the need for collateral. Enjoy the freedom to borrow and tackle those unexpected costs head-on.

Schedule an appointment today: <https://www.topcu.org/appointments/>

*Subject to credit approval. Conditions apply. Come in and talk to one of Member Services Representatives for details or to learn more, visit us online at:
<https://www.topcu.org/>



It's crucial to stay alert against various scams that could jeopardize your personal and financial security. At TOPCU, we are committed to helping you recognize and prevent potential scams.

Recent Scam Trends to Watch Out For:

1. Phone Scams: TOPCU will never ask for sensitive information like one-time passcodes over the phone. If you receive such calls, exercise caution and verify through our official contact number at (520) 881-6262.
2. Phishing Scams: Be cautious of emails or texts that try to trick you into giving away personal information.

Recognizing Red Flags:

- Pressure to send money.
- Threats involving law enforcement.
- Requests for gift card payments.
- Suspicious overpayment checks.

How to Protect Yourself:

- Do not respond to or trust unknown calls, emails, or texts.
- Never share personal information unless you're sure of the legitimacy.
- Validate suspicious requests by contacting the organization through official channels.

If you suspect any scam activity or have concerns about your account's security, change your online credentials and contact us for support.

For further guidance on staying safe, please visit our Security Center: topcu.org/about-us-2/security-center

Cybersecurity: Stay Safe in the Digital Age

Protect your personal information with our updated cybersecurity tips. Avoid common pitfalls and enhance your online security with multi-factor authentication and vigilant practices.

Contact Us

Got questions or need assistance? Reach out to us at (520) 881-6262, or drop an email at info@topcu.org. Your financial success is our priority.

Here's to a prosperous and fulfilling 2024 with TOPCU by your side

2024 Annual Meeting Notice

Please Join Us at TOPCU's 88th Annual Meeting

We will present our 2023 financial performance, and you'll have the opportunity to meet our Board and Supervisory Committee members, our CEO and other TOPCU employees. All TOPCU members are welcome.

We look forward to seeing you there!

- **Wednesday, April 24, 2024**
- **Time: 3:30 PM**
- **At TOPCU Main Branch (2500 E 22nd Street)**



Holiday Closings

Martin Luther King, Jr. Day

Monday, January 16, 2024

Presidents Day

Monday, February 19, 2024



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