

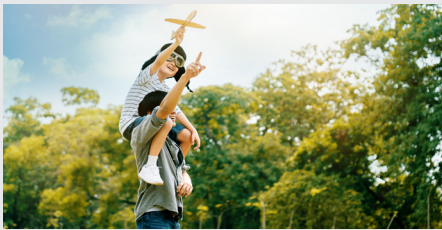
New Year Tax Tips

Ensuring their tax records are complete before filing helps taxpayers avoid errors that lead to processing delays. When they have all their documentation, taxpayers are in the best position to file an accurate return and avoid processing or refund delays or IRS letters.

The premium tax credit – also known as PTC – is a refundable credit that helps eligible individuals and families cover the premiums for their health insurance purchased through the Health Insurance Marketplace. To get this credit, you must meet certain requirements and file a tax return with Form 8962, Premium Tax Credit (PTC).

Plan Ahead for Tax Payments: If you think you'll owe money on your tax return, stop by the credit union. Our team can assist to see if you could qualify for a personal loan.

Ease Holiday Bill Pain



Using a store credit card for holiday shopping rewards was smart. But now are the high interest rates knocking the wind out of your budget?

Consolidate all of the balances from your store cards and credit cards using a personal loan.

By combining your loan and/or credit card balances, you'll pay less in interest and could even lower your payment. Some debt consolidation loan solutions include:

- Personal loans
- Home equity loans
- Balance transfers

Stop making multiple payments and put more money back into your pocket with a TOPCU debt consolidation loan.

TOPCU Has Paid Members Almost 120,000 Nickels; That's Almost \$6k in 2022!



Part of the beauty of Nickel Back is that you don't have to sign up. A nickel is deposited into your checking account every time you use your TOPCU debit card for a single transaction. It's not like having a money tree growing in your backyard, but it's pretty close. As of December 2022 we have paid our members \$5,788.35.

If you are not enrolled in our checking yet and aren't getting your nickels back, perhaps it's time you made a change. A nickel is such a simple thing – and so is switching your checking account over to Tucson Old Pueblo Credit Union.

YOU CAN BLOCK YOUR CREDIT REPORT FROM BEING ACCESSED.

Why do that?

If someone has your personal information, they may try to get credit under your name, and you won't even know about it until it is a big hassle to clean up.

A credit freeze is a tool that limits potential new lenders from accessing your credit report. It is a tool to help protect against new accounts being opened in your name without your permission.

ChexSystems is just like a credit bureau report but for checking accounts.

Freezing your ChexSystems report largely prohibits ChexSystems from releasing information about you without your consent. Many banks won't open an account if they can't read up on your banking history to ensure you're a good risk, so a freeze makes it more difficult for an identity thief to open a checking or savings account in your name.

Scan QR code for Freeze/Unfreeze website links:



2023 Annual Meeting Notice

Please Join Us at TOPCU's 87th Annual Meeting

We will present our 2022 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 26, 2023

Time: 3:30 PM

**At TOPCU Main Branch
(2500 E 22nd Street)**



Life Beyond the Books is a unique partnership between the Amphi Foundation and volunteer professionals from the community. This program provides an opportunity to 8th graders for career exploration while teaching the students valuable life skills. Professionals share their expertise on cooking, first aid, safety & crime prevention, communication & conflict resolution, and of course, basic budgeting (that's me!).



Holiday Closings

Martin Luther King, Jr. Day

Monday, January 16, 2023

Presidents Day

Monday, February 20, 2023



**MORE SAVINGS.
MORE POSSIBILITIES.**



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PO Box 27026, Tucson, AZ 85726-7026
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