



# TOPCU Topics

Tucson Old Pueblo Credit Union

2nd Quarter 2021

www.topcu.org

(520) 881-6262

## ARE YOU STILL PAYING MONTHLY FEES FOR CHECKING?

The four major local banks charge monthly checking account fees, unless you meet certain requirements. **WHY PAY the BIG BANKS** when you can get **GREAT FREE CHECKING** at TOPCU! Save up to \$180 a year and get **FREE Bill Pay**, **FREE eStatements**, **FREE Online Banking/Mobile app**, and earn \$0.05 for all Debit Transactions with **Nickle-Back Checking**. You can always count on friendly 100% local service. We're right here to help, so give us a call or come by today!

Visit our website for more information or come in to any branch to open an account today! <https://www.topcu.org/>



Contact us at (520) 881-6262, or email us at [info@topcu.org](mailto:info@topcu.org) to learn more.

## Building Your Savings



Developing a regular savings plan can feel insurmountable. It always seems that your paycheck disappears as quickly as you get it. Designing a budget that pays you first is your first step in ensuring your paycheck doesn't disappear into the ether, but once you've worked out a way to set aside money each month, you need a plan for your savings.

Your savings plan should consider three timeframes for your financial health.

*Continued:*

To continue this story please scan QR code with phone camera or navigate to:

<https://www.topcu.org/how-to-save/>



## IT'S TIME YOUR HOUSE PAID YOU.



## HOME EQUITY LINE OF CREDIT

With a Home Equity Line of Credit (HELOC), you can get the extra cash you need without the extra costs. Access up to 80% of your home's equity in a revolving credit line that can be used for just about anything. Lines from \$10,000 to \$250,000.

**Property values are at an 8-year high. Access your equity today!**

Big plans require smart financing. Look to the equity in your home and apply for a HELOC today. Introductory APR offers could save you a lot on interest.

Scan this QR code with your smart phone to be directed to our HELOC promotional page or *Contact us at (520) 881-6262.*



# In The Community

Community Involvement; TOPCU was there!

We are a proud sponsor of the 3rd Annual SALEF Poker Run. SALEF Poker Run raised money for first responders critical life-saving equipment, technology items, and officer training opportunities.

Upcoming Events!

TOPCU is proud to be a part of the Pima Community College Law Enforcement Academy Graduation Ceremony with the class of 2021. Thank you new graduates for your commitment to serving our community.

## How to Choose a Secure Password

Passwords are the digital keys to our daily lives. They are the gateway to our professional services, and our network of friends. So, what does a secure password look like? Here is a collection of tips on how to choose a strong password to avoid being a victim of cyberattack.

Follow standard password rules: There are a few basic rules on how to choose a strong password that you should closely follow.

- Short passwords are very easy to crack. Use a minimum of 10 characters.
- Include a mixture of numbers, capital letters, lower-case letters, and symbols to make the password difficult to crack.

Choose sufficiently random combinations of words: Yes, it is possible to use an easy-to-remember password and make it secure at the same time.

Change your passwords regularly: Also, do not reuse the same password for a long time. The more sensitive your data is, the more frequently you should change your password.

A password manager helps you auto-generate strong passwords and stores them in encrypted, centralized locations on your behalf. You can access all your passwords with a master password.

Follow the steps listed above to make your passwords as strong and unique as possible. If your password is easy to remember, it is probably not secure at all.



## Nickle-Back Checking

*Nickel-Back Checking is the account that pays you back!*

*The benefit is simple; each time you use your debit card for either a PIN or signature-based transaction, you get five cents back!*

*Your earnings are deposited directly into your account at the end of the month.*

*So SWIPE AWAY! Cha-Ching! Plus, with Nickel-Back Checking, you'll have access to free on-line banking, free Bill-Pay, e-statements, in-network ATMs and mobile pay!!*

