



TOPCU Topics

Tucson Old Pueblo Credit Union

3rd Quarter 2023

www.topcu.org

(520) 881-6262

Rewards Checking



We're excited to share that we have revamped our beloved "Nickel Back Checking" account, giving it a fresh look and a brand-new name. Introducing the "Rewards Checking" account! This change is far more than a cosmetic upgrade; it is a declaration of our dedication to delivering more advantages and rewards to our esteemed members like you. Our objective has always been to enrich your banking experience, and the launch of the "Rewards Checking" account is a major stride toward that mission.

To kick off this new chapter, we have an extraordinary offer that's too good to miss. For the next two months, prepare to earn even more with our updated rewards scheme. Every purchase you make with your debit card will fetch you a remarkable 10 cents back - that's right, double the nickel you've been earning till now. This transition is not just about rewarding you more but is a testament to our appreciation for your loyalty and continued patronage. The "Rewards Checking" account isn't just a name, it's our way of saying thank you for being an integral part of our credit union.

Call us at (520) 881-6262...

Safeguard Your Privacy with TOPCU's Shred Day Extravaganza!

Don't miss the upcoming Shred Day event at TOPCU's east branch this fall! Saturday, September 23, from 9-11am, drop by our location to dispose of your sensitive paper documents securely and responsibly. Shred-It will be on site, expertly handling your confidential paper waste. But it's not all serious business—we're also serving up a sweet side of fun! Bella's Gelato Shoppe will be providing a complimentary scoop of their exquisite gelato to each attendee. Join us as we promote information security and indulge in delightful frozen treats at our free shredding event. Recycle, protect, and enjoy, all in one place—only at TOPCU's Shred Day!



Guard Your Personal Information

Let's set the record straight: TOPCU would never initiate a call to ask for your sensitive details. When you reach out to us, it's a standard practice for TOPCU employees to confirm your identity before proceeding. However, if you receive a call from someone claiming to be from TOPCU and asking for personal information, it's likely a fraudster at work. Always remember, that we will never ask for your passwords or your PIN over the phone.

In light of these potential scams, it's essential to stay vigilant. Do not trust unsolicited calls, especially those asking for your personal information. If you receive a call from someone claiming to be from TOPCU, note their name, hang up, and verify their claim by calling us at (520) 881-6262. Don't be deceived by caller IDs that display your bank's name—scammers often use call spoofing technology to make their requests seem authentic. The bottom line: Protect your personal information at all costs. If any call makes you uncomfortable or you feel you're being probed with too personal questions, trust your instincts and hang up. Remember, it's better to be safe than sorry.

To learn more, visit us online at <https://www.topcu.org/>



Your Financial Security is Our Top Priority

As a proud part of the National Credit Union Share Insurance Fund, we ensure protection of your deposits up to \$250,000 per individual depositor. Not just another financial institution, TOPCU is a not-for-profit cooperative owned by you, our valued members. With a rich history spanning 88 years, we've established ourselves as a trusted financial partner, prioritizing your financial well-being and safeguarding your funds through stringent risk management. For more information about our deposit insurance, please visit mycreditunion.gov/share-insurance.

Our financial health and stability serve as the bedrock of our operations. With over \$15.3 million in equity and \$30 million in available liquidity, we are well-prepared to weather the volatility of the U.S. and global markets, while ensuring our members' interests are always protected. We prioritize serving Main Street over Wall Street, ensuring that our decisions cater to your needs, rather than stockholders. At TOPCU, we've met and exceeded the financial standards set by regulators, earning us the status of a well-capitalized credit union. We're not just your financial institution—we're your reliable partner for securing a prosperous financial future, dedicated to serving you and your family for generations to come.

Rise High Yield Savings

Our steadfast commitment to fostering financial wellness has resulted in this groundbreaking offering, a product designed to accelerate your savings growth and help you achieve your financial goals faster. We firmly believe that this savings account will become an integral tool in your financial planning, regardless of whether you are saving for short-term goals or larger expenses.

At the core of the Rise High Yield Savings account are features tailor-made to make your savings flourish. To start, we're offering a standout 3.00% Annual Percentage Yield (APY) on the first \$2,500 in the account, a highly competitive rate that's designed to turbocharge your savings. In addition, we've prioritized transparency and fairness with zero fees attached to this account. No monthly or maintenance fees will nibble away at your savings; every penny you earn remains yours. Moreover, we've eliminated the entry barrier with a \$0 minimum deposit to open the account, making it accessible to all, regardless of financial standing.

Beyond just being a savings account, the Rise High Yield Savings account is a versatile tool that can be instrumental in both short-term and long-term financial planning. It's a phenomenal means to save for immediate goals like a dream holiday or medical expenses, or even to put down a deposit for a home. Looking further down the line, the high yield can significantly benefit large expenses, such as funding education, buying a new car, or paying down debt. With the Rise High Yield Savings account, your financial milestones are that much closer. Remember, it's not just a place to park your money, but a dynamic tool that works tirelessly to grow your wealth.

Our dedicated team at TOPCU is eager to assist with any queries and provide guidance as you explore this exciting new opportunity. With the Rise High Yield Savings account, it's time to watch your savings skyrocket

*Conditions apply. Come in and talk to one of our Member Service Specialists for details.

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