



# TOPCU**Topics**

Tucson Old Pueblo Credit Union

4th Quarter 2021

[www.topcu.org](http://www.topcu.org)

(520) 881-6262

## What Is A Certified Credit Union Financial Counselor?

Did you know a Certified Credit Union Financial Counselor (CCUFC) is a designation given to those who are specially trained in assisting our members to understand their financial situation and develop solutions. Subjects include budgeting, saving, and reducing expenses.

51% of TOPCU's employees are certified as financial counselors, this allows us to offer additional benefits to our membership.

Financial counseling is offered free for TOPCU members and is designed to assist with a variety of financial situations.

Members can work with a counselor to create an action plan based around their goals. This may be someone just starting to build their credit or someone that needs a little help to get back on the right track after a financial setback. It could also be someone who just wants to know they are making good choices.

Courses are designed to help improve the financial wellness and literacy of our members and to help give them the tools to develop their financial standing.

Get a clear picture of your current financial landscape and the strategies you can use to hit your financial goals.

*Call us or text us at  
(520) 881-6262...*

## Understanding Your Credit Score



Multiple factors are considered in determining your credit score. While each version of your score is a little different, the most common formulas are determined with the following:

- Payment History – 35%
- Credit Utilization – 30%
- Length of Credit History – 15%
- New Credit – 10%
- Types of Credit – 10%

*Learn more: <https://www.topcu.org/your-credit-score/>*

## Rewards On Every Purchase

### Earn rewards on everyday purchases with TOPCU's Rewards Credit Card.

- Earn points on every purchase
- Redeem points for rewards or up to 2x cash back
- 2.99% Introductory Rate
- Visa Transaction and Fraud alerts
- Mobile Wallet
- Collision & Theft coverage on rental vehicles
- NO Annual Fee



\*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/>



TOPCU Vice Chair and Retired Tucson Fire Department Assistant Chief Michael McKendrick has been inducted into the Arizona Fire Service Hall of Fame!

McKendrick worked at Tucson Fire for more than thirty years. After retirement, he founded the Greater Tucson Fire Foundation, which aids firefighters and their families.

Mike's previous community volunteer work also includes seven years of coaching football and wrestling at Sabino High School, where he was named 2002 Southern Arizona Wrestling Coach of the Year. Congratulations Mike McKendrick.



Did you get a fishy text or email? If you receive a message requesting sensitive information, don't respond, and then delete it.

Learn more: <https://www.topcu.org>

## In The Community

<b>PCSD Trunk-or-Treat</b> Kino Sports Complex	Saturday October 30, 2021 
 Monday October 11, 2021	<b>Columbus Day Holiday</b> All TOPCU Branches Closed
<b>Thanksgiving Holiday</b> All TOPCU Branches Closed	Thursday-Friday November 25-26, 2021 

THE GREATER TUCSON FIRE FOUNDATION ESTATE SALE RESALE STORE

**SAFE SHIFT**  
2801 E Grant Rd Tucson, AZ 85716

Great finds. Great deals. Great cause.

To learn about events and store dates, visit <https://www.facebook.com/safeshift/>

Talk to us about our great CD, IRA and Money Market rates today!

Love My Credit Union® rewards

**MORE SAVINGS.  
MORE POSSIBILITIES.**

**There are more reasons than ever to love being a member of Tucson Old Pueblo Credit Union.**

- » Save 40% on a 1-year membership to Sam's Club.
- » Exclusive discount from the TruStage Home & Auto Insurance Program.
- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your #TOPCU membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.



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