

# TOPCU Topics

Serving Those Who Serve Since 1935

Quarter 1, 2012

## TOPCU Board Election

### TOPCU Seeking Members to Serve on Board and Volunteer Committees

Our Board of Directors is seeking nominations for volunteers to run in our next annual election. The Board of Directors is made up of seven volunteers whose primary responsibility is to direct the affairs of the credit union and to establish the policies under which the credit union operates. The nomination committee prefers members with experience in accounting, law, finance, marketing, management, public relations, operations, or any other area that would benefit the Board in governing the credit union.

For more information about the election, volunteer duties and responsibilities, or applications, call Shari Stapleton-Smith at (520) 918-0375.

Our 2012 election will be held entirely online. Look for details coming soon on voting instructions. Our upcoming annual meeting is scheduled for April 19, 2012.

## Unsung Heroes

TOPCU is happy to be participating in the Tucson Police Foundation's 7th Annual Unsung Heroes Recognition Dinner, Saturday, January 28, 2012 at Loews Ventana Canyon Resort. Each year a team of volunteers from TOPCU organizes and manages the registration, live and silent auction for this event. The event honors members of the Tucson Police Department for going above and beyond the call of duty and serves as the Police Foundation's main fundraiser. The auction generates funds that go directly towards programs, education, training and equipment that the TPD budget would not otherwise allow. You can find more information about the Tucson Police Foundation or the Unsung Heroes Dinner by visiting the website [www.tucsonpolicefoundation.org](http://www.tucsonpolicefoundation.org).

**DILLINGER DAYS 2012**  
**Hotel Congress**  
 RAISING FUNDS FOR  
 Tucson Fire Foundation

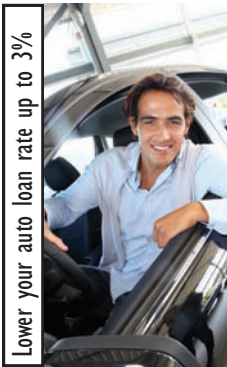
**Friday ~ Jan 20, 2012**  
 SPEAKEASY benefit for the restoration of this 1923 American LaFrance Engine  
 WITH: Kings of Pleasure, Duo Vibrato, whiskey tasting, special screenings of HOT PION, & more! \$10 suggested.

**Saturday ~ Jan 21, 2012**  
 Capture Re-enactments, vintage cars, memorabilia museum, lots of good, clean, family fun! FREE!

311 E. CONGRESS STREET (520) 622-8848 WWW.HOTELCONGRESS.COM

Join the GTFF in remembering an infamous part of Tucson's heritage at Dillinger Days!





## Up to 3% reduction won't last too much longer! How much could YOU save? Don't get left out!

Call TOPCU at (520) 881-6262 or stop by one of our three branches today to see how much you can save! Visit [www.topcu.org](http://www.topcu.org) for branch locations and hours. Let us help you put more money in your pocket. For example, let's say your current loan was for \$20,000 for 60 months at 6.9% APR. That means your payment is about \$396 per month. Transfer your loan to TOPCU and we'll reduce your payment to \$369 per month\*\*\* – that's a savings of almost \$30 a month and more than \$1,660 in the next five years.

\*APR=Annual Percentage Rate. The Base Annual Percentage Rate is the advertised rate and can vary based on credit worthiness, age of vehicle and terms of the loan. Your rate can be higher or lower depending on credit performance. Rates are subject to change without notice. Financed amount can vary based on creditworthiness. \*\*Loans considered for this program must be financed at another institution with proof of note or be reported to the credit bureau for a minimum of one month. This offer does not apply to existing TOPCU loans. All loans issued subject to credit approval. All other current underwriting guidelines and policies apply. No additional discounts apply. Offer subject to change or end without notice and is non-transferable. The floor rate for this product is 1.9%. Payment examples are based on a \$20,000 loan over 60 months. \*\*\* APR example is based on "A" Credit. With a rate of 1.9% APR, you pay \$17.49 for each \$1,000 borrowed with a 60 month term. With a rate of 2.9% APR, you pay \$17.93 for each \$1,000 borrowed with a 60 month term. With a rate of 3.9% APR, you pay \$18.38 for each \$1,000 borrowed with a 60 month term. With a rate of 4.9% APR, you pay \$18.87 for each \$1,000 borrowed with a 60 month term. With a rate of 7.9% APR, you pay \$20.29 for each \$1,000 borrowed with a 60 month term. With a rate of 10.9% APR, you pay \$21.76 for each \$1,000 borrowed with a 60 month term. With a rate of 14.9% APR, you pay \$23.81 for each \$1,000 borrowed with a 60 month term.



The Greater Tucson Fire Foundation, as a 501 © (3) charitable organization is dedicated to providing Tucson's

fire community with the necessary funding, tools, technology, advanced training, equipment, survivors' assistance, public education campaigns and human services to help these brave men and women best serve and protect the citizens of the greater Tucson area. The Mission of the foundation is to assess and respond to the needs of the greater Tucson fire community. And with foundation's vision being "honoring the past, embracing the present and engaging the future" this years "Dillinger Days" is being cosponsored as a Greater Tucson Fire Foundation fundraising initiative for the restoration of the 1923 American LaFrance fire engine used in battling the famous fire at Hotel Congress in downtown Tucson. This famous fire along with some of the firefighters who helped fight it played a major role in the capture of the notorious John Dillinger. Corporate and individual foundation sponsorships are available. Contact [Tucsonfirefoundation@gmail.com](mailto:Tucsonfirefoundation@gmail.com) for sponsorship benefits package information. For more information on the foundation visit [www.tucsonfirefoundation.org](http://www.tucsonfirefoundation.org) and Like the [tucsonfirefoundation](#) on Facebook for daily updated information.

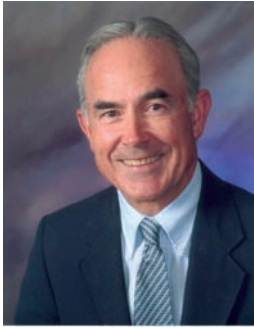


The 2011 Tucson Police Foundations' COPS N' RODDERS Car, Show held at Hi Corbett Field, was a huge success! TOPCU was a proud top sponsor once again!



Find TOPCU on Social Media!

# Financial Tips from Tedd: Changing Jobs? Keep Your Retirement on Track!



**Tedd Bell**  
CERTIFIED FINANCIAL  
PLANNER™



Join Us For A Free Educational Workshop on Retirement Savings!

Seating is limited call now to reserve your space:

RSVP 520-918-0410

When: January 25, 2012

Where: Sheraton Tucson

5151 E Grant Rd, Tucson

Time: 6:00 pm – 8:00 pm

Door Prizes – Refreshments – Bring a Friend

If you're approaching retirement, anticipating a job change or recently made a job change, you will be faced with making one of the most important decisions affecting your retirement savings, "What shall I do with my 401(k)?" Tucson Old Pueblo Credit Union Your 401K Rollover Headquarters can help determine the option that is best for you. You can leave the account where it is (depending on the amount), roll it into your new employer's plan, cash it out or roll it over into an IRA.

Financial experts agree that cashing out a 401(k) can have a significant negative impact on your financial security during retirement because of the potential for stiff penalties and tax consequences. If you cash out a 401(k), you could be liable for ordinary income tax, plus a 10% penalty, plus state and local taxes on your distribution. Depending on your tax bracket, that could take a 40% to 60% bite out of your retirement nest egg.

Securities and Insurance products are offered through LPL Financial and its affiliates, member FINRA/SIPC.

Tucson Old Pueblo Credit Union is not a registered broker-dealer nor affiliated with LPL Financial.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
------------------	---------------------------	----------------



The Tucson Firefighter's Local 479 held its annual Tucson Firefighters' Chili Cook-Off on Friday, October 28 at Presidio Park, Downtown.

The event raised over \$61,000 to support the Firefighters' Adopt-A-Family Program which provided 750 Thanksgiving food boxes and 800 Christmas food boxes and 600 gifts for our community's most vulnerable citizens.



# Letter from the CEO



Joe Mirachi

Dear Members,

TOPCU's tagline of "Serving those who Serve" reflects our long history of service to City of Tucson (COT) employees and their families. From our humble beginnings in 1935, your credit union has grown to more than \$130 million in assets and serves over 13,000 members.

Throughout the year we continue to support our police force, firefighters, and other COT employees through our community involvement. TOPCU focuses our corporate sponsorships and support on key COT employee groups including the Tucson Police Foundation and the Greater Tucson Fire Foundation. This involvement is just one of the factors that makes TOPCU different from other financial institutions and the more our members support the credit union the more we are able to support the various COT employee groups.

Despite a challenging economic environment, I am pleased to announce TOPCU continues to grow financially stronger. First, based on the

regulatory guidelines TOPCU is now classified as "well capitalized" the highest designation possible. Second, your credit union was recently upgraded by the independent national rating agency Bauer Financial to four stars or the "excellent" category.

During these turbulent times your money remains safe and secure at TOPCU. It's important to remember that your deposits are federally insured for up to \$250,000. The insurance fund that protects our members' deposits, the National Credit Union Share Insurance Fund (NCUSIF), is backed by the full faith and credit of the U.S. government. No credit union member has ever lost money insured by this fund. Like most credit unions, TOPCU sets aside a portion of our own capital to fund the NCUSIF coverage. TOPCU's mission is to provide financial services that meet the unique needs of those who serve our community. Thank you for placing your trust in us.

Best wishes for a safe and prosperous new year.

Joe Mirachi

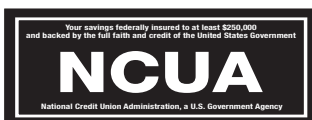
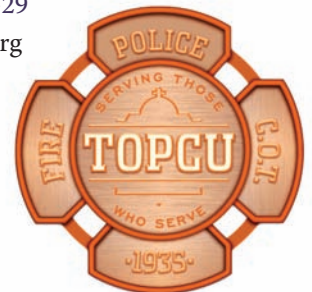
## Community Involvement; TOPCU was there!

- Barrio Centro Fall Fiesta: We gave hundreds of smoke detectors to our friends from Barrio Centro
- Last Alarm Foundation: TOPCU helped get the truck restoration finished
- Firefighters Chili Cookoff: The TOPCU House of Blues gave away hundreds of Ice Cream Bars to benefit TFD Charities
- Cops and Rodders: TOPCU was a top sponsor to help support the Tucson Police Foundation
- TFD Memorial Ceremony: TOPCU helped organize the reception for this solemn annual event
- American Red Cross: TOPCU staff members donated over 20 pints of blood

## Upcoming Events!

We're proud that we serve Tucson's Police, Firefighters, City of Tucson employees and our branch communities. Please join us in attending and supporting these events!

- Dillinger Days, Friday January 20  
[www.tucsonpolicefoundation.org](http://www.tucsonpolicefoundation.org)
- Unsung Heroes, Saturday January 28  
[www.tucsonpolicefoundation.org](http://www.tucsonpolicefoundation.org)
- Senior Olympics, January 14-29  
[www.tucsonseniorgames.org](http://www.tucsonseniorgames.org)



CU SERVICE CENTERS®  
The Member-Friendly Financial Network

Visit [www.cuswirl.com](http://www.cuswirl.com)  
to find shared branching  
locations near you!