

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 or to serve on a volunteer committee. The Board 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. Additionally two very important committees are looking for volunteers to serve on them. Those committees are the Supervisory Committee and the Asset Liability Committee (ALCO). For more information about the election, the committees, volunteer duties and responsibilities, or applications, call Jessica Gamboa at (520) 918-0345. We will keep our members informed throughout the election process. The election results will be announced at our Annual Meeting in April 2013. More details to come!

Start the New Year Off Right with a Consolidation Loan

The New Year is a great time to take control of your finances!

Whether it's paying off holiday debt or preparing for upcoming life events, make 2013 the year you cross a few items off of your to-do list with a Consolidation Loan from

Tucson Old Pueblo Credit Union.

Stop by a branch location or call us at (520) 881-6262, ext. 700 to learn more about your options and to start the loan process.



Unsung Heroes

TOPCU is looking forward to participating in the Tucson Police Foundation's 8th Annual Unsung Heroes Recognition Dinner, Saturday, January 26, 2013 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 www.tucsonpolicefoundation.org.

TOPCU Charges Half the Fees

As a not-for-profit, cooperative financial institution, TOPCU is able to offer its members competitive loans and products and services that tend to be less fee-heavy compared to other banking options. While fees are needed to offset the costs associated with the products and services we offer, we do not charge fees simply to increase the credit union's income. In fact, based on recent data from Raddon, a provider of market research for the financial industry, TOPCU charges half as many fees as the national average. Below you will find our updated fee schedule, effective February 2013. If you have any questions about the fees that TOPCU assesses please contact a Member Services Representative at (800) 440-8328 or info@TOPCU.org.

CHECKING AND MONEY MARKET ACCOUNTS

Paid item (Courtesy Pay)*	\$32
TOPCU Official Check Cashing (For Non-members)	\$15
Official Check Fee (For On-us Checks Exchanged for Official Check by Non-member)	\$5
Temporary Checks	\$1 per four
Stop Payment (Or Cancellation)	\$30
Mission Checking (Per Month)	\$20
Business Checking	.50/draft more than 20 checks
Check Printing	Varies

CREDIT CARDS

Cash Advance Fee	2% with a minimum of \$10
Late Fee	\$25
Returned Check Fee for Payments	\$30
Multi-Currency and Single Currency International Transactions	2%
Finance Charge Adjustment	\$10
Design-Your-Own Card	\$10 per card
Pay-by-Phone fee	\$5

VISA TRAVEL MONEY

VISA Travel Money Initial Load	\$9
VISA Travel Money Reload	\$5
VISA Travel Money Additional Card	\$2
VISA Travel Money Cash Out	\$15
Gift Card	\$3.95

REAL ESTATE FEES

Automated Valuation Model (Mortgage - Automatic Appraisal)	Actual Cost
Subordination Fee	\$75
Release & Re-conveyance (Replaces Mortgage Payoff Fee)	\$25

GENERAL FEES

Escheated Account Fee	\$50
Membership Share Below \$25 Par Value (Monthly Fee)	\$10
Dormant Fees	\$5
Account Closure Fee (<90 days)	\$10
Inactive Account Fee (90 days)	\$5
Regulation D Violation Fee	\$25
Collateral Protection Insurance (CPI)	\$45
Invalid Address (Returned Mail)	\$2

GENERAL FEES

Loan Late Payment Fees - Consumer	Varies
IRA Maintenance Fee (For Accounts with Less Than \$100)	\$25

OTHER SERVICE FEES (applicable to all accounts)

Returned Item (NSF) Fee	\$32
Express Delivery Charge	Cost + \$5
Research, Reconciliation (Including Checkbook), Legal Process Fee (For Receipt of Levies, Tax Liens, Attachments, Subpoenas, Garnishments, etc.)	\$20/ hr. (One hour minimum)
Fax/Copy Fee (Per Page)	\$2
Lost Card Replacement (Debit, ATM)	\$5
Wire - Domestic (Outgoing)	\$20
Wire - International (Outgoing)	\$42
ACH Origination fee (Onetime Payment)	\$10
ACH - Recurring (Set Up Fee) First Time Waived	\$10
ACH - Recurring (Change Fee)	\$10
Notary	Member \$0/Non-member \$2
Returned Checks - First Party	\$32
Returned Checks - Second Party	\$15
International Collection Items	\$20 + Foreign bank fee
Check Copy	\$2
Copy of Official Check	\$2
Official Checks (Cashier's Check)	\$2
Third-Party Check Cashing Fee	\$10 per check over \$100
Statement Copies / History Printout	\$2
Title Work Fee (MVD)	\$15 plus MVD fees
Paper Statement Fees	\$1 per month
Emergency Loan Release Fee	\$15

SAFE DEPOSIT BOX

Safe Deposit Box	Varies
3 x 5	\$20
3 x 10	\$45
5 x 5	\$30
5 x 10	\$60
10 x 10	\$100
Safe Box Drilling Fee	Actual Cost
Safe Box Lost Key (Duplicate Key)	\$20

*Payment by the credit union is a discretionary courtesy and not a right of the member or an obligation of the credit union. This privilege for checking accounts will be limited to a maximum amount of \$1,500 overdraft (negative) balance. Transaction types that are eligible for courtesy pay include and are limited to: checks, ACH transactions, and PIN-based debit transactions. ATM transactions are excluded. You must bring your account balance to a positive balance within ten (10) business days for a minimum period of 24 hours to remain eligible. The credit union, in its discretion, can cancel this protection and cease paying overdrafts at any time without prior notice of reason or cause. The current fee for courtesy pay is \$32 per item.

Letter from the Interim CEO



Jim Knoff

Dear Members,

On August 1, I joined the TOPCU team as the President/CEO to act as a temporary replacement to assist with the transition of the President/CEO.

As reported in the previous newsletter, President/CEO Joe Mirachi left to take over a Florida credit union.

While my temporary tenure here is drawing to an end, I am overwhelmed by the dedication of the entire credit union team. TOPCU members can be very proud of the extremely knowledgeable, dedicated and hard-working Board of Directors, Committees and Staff. It is a team that I have been honored to be a part of.

The Board of Directors has been diligently searching the country for a new experienced leader. The initial selection process whittled the number of candidates down to 13, then down to 5 very highly qualified candidates during the follow-up process. While a final decision is still pending as of this writing, you can be assured that the new President/CEO selected by the Board of Directors will be capable of bringing the credit union to the next level.

Meanwhile, it is with bittersweet memories that I will be leaving the credit union very soon to begin my second retirement. But I will surely treasure the many happy memories and friendships that I have accumulated during this short period of time.

Sincerely,
Jim Knoff

Community Involvement—TOPCU was there!

- Barrio Centro Fall Festival: We gave hundreds of smoke detectors to our friends from Barrio Centro
- Cops and Rodders: TOPCU was a top sponsor to help support the Tucson Police Foundation
- Firefighters Chili Cookoff: TOPCU gave away frozen yogurt to benefit TFD Charities
- American Red Cross/International Credit Union Day: Over 30 pints were donated by TOPCU staff

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!

- Remember Tucson Fundraiser: Saturday, January 12
www.rembertucson.blogspot.com
- Dillinger Days: Friday, January 18
www.hotelcongress.com/events/january
- Senior Olympics: January 18-27
www.tusconseniorgames.org
- Unsung Heroes: Saturday, January 26
www.tucsonpolicefoundation.org/unsung-heroes-banquet/



Visit www.cuswirl.com
to find shared branching
locations near you!