

CALL FOR BOARD AND COMMITTEE VOLUNTEERS

TOPCU is seeking nominees from our members for the upcoming annual Board election in April 2014. 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. There will be five seats open for election – three (3) seats will be for 3-year terms (serving April 2014–April 2017), and two (2) seats will be for a 1-year term (serving April 2014–April 2015). Volunteers are also needed to serve on the Supervisory Committee.

As TOPCU is a member-owned cooperative financial institution, active participation by our member-owners is critical for our continued success. The Board guides the credit union through planning and policy making. All profits not used to maintain capital are returned to our members through better products and services. You are the owners!

The credit union uses a Nominating Committee of at least three members to identify qualified candidates. In order to qualify, members must be willing to commit the time and effort to meet the demands of the Board position. The committee is seeking members with good common sense and experience in accounting, law, finance, marketing, or management to assist the Board in its governing role. Candidates must be bondable by the credit union's insurance company. The deadline for submitting resumes and applications for the Nominating Committee's consideration is January 10, 2014.

If you miss the January 10, 2014 deadline, nominations for Board vacancies may also be made by petition signed by at least one percent of the membership. The closing date for Nominations By Petition is February 28, 2014.

We will keep members informed of the election process. At election time, candidate biographies will be provided to assist members in voting. If the number of nominees equals the number of positions to be filled, there will not be an election by ballot; there will be no nominations from the floor; and the Nominating Committee Chair will submit the slate of candidates for a vote of approval by acclamation at the Annual Meeting. Election results will be announced at TOPCU's 2014 Annual Meeting scheduled for Thursday, April 17, 2014.

For more information regarding the election, duties and responsibilities of Directors or Committee Members, and for Board or Committee Volunteer Applications, please contact Leslie Freed at lfreed@topcu.org or 918-0375.

NEW YEAR, NEW START!

Say goodbye to your 2013 debt with one of TOPCU's loan programs. Now is the perfect time to:

**Pay off any outstanding holiday bills
Consolidate other high-interest debt**

Contact TOPCU today to see how we can help you get a new start for 2014!

(520) 881-6262 ext. 702 or www.TOPCU.org

UPCOMING TOPCU COMMUNITY EVENTS



Saturday, January 11th, 2014
CrossFit Now, Tucson

For the fourth year, CrossFit Now and CrossFit Purgatory have joined forces to bring you an amazing CrossFit competition. This event will help raise money for the Arizona Homicide Survivors Fund in honor of the victims of the January 8th 2011 Shootings.

What started off as a “small little 5k” has become an amazing event brought forth by CrossFit affiliates all across Tucson. Help everyone “Remember Tucson” by supporting this great cause. Registration details and volunteer opportunities can be found at www.remembertucson.com.



January 14–February 2nd, 2014
Tucson Parks and Recreation Senior Olympic Festival
Various Locations

Celebrating 30 Years! The Senior Olympic Festival is a program of the Tucson Parks and Recreation Department presented by TOPCU. The Festival adds a friendly competitive aspect to Parks and Rec programs that celebrate and promote fitness for adults over 50. Parks and Rec also sponsors the Senior Olympic Activity Series, a year-round program promoting active lifestyles for adults and providing opportunities for newcomers to learn and practice new sports and activities. To learn more, visit www.tucsonseniorgames.org or call the Festival office at (520) 791-3244



Friday, January 24th and
Saturday, January 25th, 2014

Save the date for the 80th Anniversary Dillinger Days—the annual event at Downtown Tucson’s historic Hotel Congress that celebrates the capture of Public Enemy No. 1, John Dillinger, by Tucson’s local law enforcement.

The weekend begins with a Friday night Speakeasy, featuring live music, a costume contest, whiskey and cigars, 1930’s memorabilia, and more.

The Saturday event is free and family-friendly, as always, with re-enactments of Dillinger’s capture, food, live music, vintage car show and games.

A portion of the weekend’s proceeds benefits the Greater Tucson Fire Foundation. Visit hotelcongress.com/events/january/ for more information.



Saturday, January 25th, 2014
Loews Ventana Canyon Resort

Mark your calendars for the 9th Annual
Unsung Heroes Dinner and Silent Auction

TOPCU is honored to sponsor the Tucson Police Foundation’s annual celebration of the special men and women of the Tucson Police Department. The gala evening event includes a VIP cocktail reception, silent and live auction, dinner, and awards.

Funds raised are used to support Tucson Police Foundation programs including:

- Adopt A Cop Vest Replacement Program
- TPD Training and Equipment Support
- S.T.A.R.T.—Safe Teen Accident Reduction Training.

Visit www.tucsonpolicefoundation.org for more information and to purchase tickets.

Do you have a TOPCU VISA CREDIT CARD?

With our TOPCU VISA Credit Card, TOPCU members enjoy a variety of options and offers like double points or balance transfers for a lower rate. Members are also able to choose from four great card designs.

Card benefits include:

Platinum Rewards Earn DOUBLE POINTS for your first six months of purchases!

Low Non-Variable Rate Bring over your higher balances and receive a non-variable rate of 2.99% APR* on new purchases for the first six months.

No Transfer Fee and 2.99% APR* on balance transfers for the first six months.

Visit www.TOPCU.org or one of our three branch locations for more information and to apply today!

*APR=Annual Percentage Rate; on approved credit. Rates subject to change. See website for full details



Come Celebrate The Perfect Picks Used Auto Sales Event!



Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and ADD \$1,000!¹

Upon used vehicle purchase from Enterprise Car Sales.

November 29, 2013 – January 31, 2014

- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.²
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.³

THE PERFECT
WITH EVERY PURCHASE
USED CAR
PACKAGE®

- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT.²

And, you'll never have to haggle about prices.

Call 520-881-6262 to get pre-approved by your credit union today!

Preview our great selection of quality used vehicles or find the nearest location at www.enterprisecarsales.com/topcu

enterprise car sales
Haggle-free buying. Worry-free ownership.



¹Ask a Member Services Representative for full details.

LETTER FROM THE PRESIDENT/CEO



G. Vernon Babilon

Dear Valued TOPCU Members,

2013 was a productive year for TOPCU. To start the year off, I was hired as your new CEO, and started on January 2nd. Shortly thereafter, our CFO Christopher Lewis, was hired to fill an open position.

Later in the year we brought on board a Marketing Manager, Courtney Mosconi, which is a new position. We also hired an Executive Assistant, Leslie Freed, to fill the open position left by Jessica Gamboa who earned the promotion to VP of Member Services. Other new positions are AVP of Member Services filled by promoting Nychole Harman from Contact Center Manager, and Assistant Branch Manager filled by promoting Alison Mesa from a Financial Services Representative. We have even added a new member to our Board of Directors, Dave Fregonese. We've made all of these changes with a focus on maximizing member service and your experience at TOPCU.

In addition to staffing changes, we have made many changes internally, all with the focus of creating the best TOPCU experience for TOPCU members. These include many hours of training for Branch Member Service Reps for member service, lender development and expanded product knowledge, developed stronger auto dealer relationships, expanded the awareness of TOPCU in the Tucson community.

Some very important changes you may have recognized are:

- Saturday hours from 9am to 1pm at the 22nd Street branch and the East Broadway branch
- Opening all branches at 9am on Wednesday instead of 10am
- A relationship with Enterprise Car Sales to bring TOPCU only pricing and rates to TOPCU members

- Faster turnaround time for loan decisions
- \$5 par value minimum on share accounts starting January 1, 2014

There will be many more very positive changes in 2014. On July 1 we will be on a new core data processing system platform. We are already working on new services that will be possible with the new main computer system.

- Youth accounts that will include debit cards
- Online loan applications
- Mobile banking
- Remote Deposit
- Even better member service

Though this may not look like a lot on paper, each one of these items involves a great deal of time and resources to ensure it is set up and performs properly and flawlessly for you.

We are excited about 2014 and hope you are too.

Best regards,
G. Vernon Babilon, President/CEO

TOPCU Announcement

Effective January 1st, 2014: TOPCU has lowered the share par value from \$25 to \$5. That means that anyone who wants to establish a relationship with TOPCU will be able to do so with as little as \$5.



Visit www.co-opsharedbranch.org to find shared branching locations near you!