

FREE Checking with Benefits

With all the news around big bank checking and debit card fees these days, we thought what a perfect time to spotlight all of our FREE checking accounts! We want to remind you (our members) that we also offer some free checking accounts that PAY YOU. Switching from your other checking account couldn't be easier!

Nickel-Back Checking

For those members who use their debit card frequently and carry low checking account balances, **earn \$0.05 back into your checking account on every debit card transaction made!** There is no minimum balance required and all you have to do is sign-up for eStatements and Direct Deposit.

Classic TOPCU Checking

If you want to earn money with full liquidity, plus unlimited transactions on your checking account, our Classic TOPCU Checking is perfect for those members who maintain higher balances. There is no opening deposit required and you **earn interest on balances over \$2,500.**

Mission Checking

For those looking to gain a fresh start with their financial life, this checking account is a great way to start! For all details, **visit www.TOPCU.org**



Your Annual Meeting

Please join us for our Annual Meeting of Members on **Thursday, April 19.** We will present our 2011 financial performance, and you'll have the opportunity to meet our Board members, Supervisory committee members and TOPCU employees. All TOPCU members are welcome. Light refreshments will be served and there will be a hosted bar. Stay for dinner at the Cactus Rose Steakhouse and enjoy a 10% discount off your meal from your friends at TOPCU!

Date: Thursday, April 19
Time: 5:30-6:30 p.m.
Where: Doubletree Hilton
Tucson-Reid Park
RSVP: Shari Stapleton-Smith
(520) 918-0375
ssmith@topcu.org

You Spoke, We Listened!

New Credit Card Coming

Coming soon, TOPCU will launch a new credit card program. "We have new members joining us from large banks and they are specifically looking for a consumer-friendly terms that only credit unions offer. In addition, we need to serve our existing members who are looking for low interest rates and low or no fees. Having an attractive credit card portfolio helps us satisfy and grow our membership," says Joe Mirachi, Tucson Old Pueblo's CEO.

While the credit card program will be controlled by TOPCU, we had to select a credit card processor as a partner. The credit union selected PSCU Financial Services as its credit processor for several reasons. "PSCU Financial Services has a reputation for offering an excellent credit product with outstanding service and competitive pricing. We already work with the cooperative for online bill payment and wanted to expand our relationship," Mirachi added. "We also appreciate their cooperative structure and their history of giving back to the industry and to member-owned credit unions."

The new card program will offer competitive non-variable rates with a reward option. We will also offer a secured card for those who need to rebuild their credit and a youth card for those who are ready to establish credit. For an extra fee, members will also be able to design their own credit card with a personalized design. TOPCU credit card holders will also have access to Total Member Care™ Contact Centers, which deliver award-winning 24/7/365 support. Professional around-the-clock service ensures maximum member satisfaction and loyalty.

Look for details on the new credit card starting in May!

TOPCU in the Community

Saturday, April 25, is the Canine Walk for Cops. Let's make this year as great as the 2011 Walk!



Join us this year in celebrating a great event for a great cause. Find more photos like these from past events and share pictures from this year with us on Facebook!

Say Hello to the Sprint Credit Member Discount!

If you're looking to save with a #1 wireless company, then it might be time to say hello to the **Sprint Credit Union Member Discount** from Invest in America! As a member of Tucson Old Pueblo Credit Union, you can save with the wireless company that JD Powers & Associates ranks as the "Highest satisfaction with the Purchase Experience."

Call **877.SAVE.4CU (877.728.3428)**
Click **LoveMyCreditUnion.org/Sprint**
Visit your nearest **Sprint store**

Let them know you're a credit union member.
Ask to be a part of the **NACUC_ZZM Corporate ID** to save

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

Just for being a member you can save:

- 10% off* select personal Sprint plans
- 15% off* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Have You Created An Estate Plan for Your Family?

Don't miss out on this special one time only engagement:

Attorney Mark J. Valentine (Tucson) will be speaking on the basics of Estate Planning

An estate plan is a map of how you want your personal and financial affairs to be handled in the future. An effective estate plan can help ensure that your family's financial needs will be taken care of, and that your personal wishes will be carried out in the manner you intended. It's a *critical* part of your overall financial plan.



When: May 1, 2012

Where: Radisson Suites 6555 E Speedway, Tucson

Time: 6:00 pm – 7:30 pm

Seating is limited. Call now to reserve your seat

RSVP to Tedd: 520-918-0410

You've worked hard over the years to accumulate wealth, and you probably find it comforting to know that after your death the assets you leave behind will continue to be a source of support for your family, friends, and the causes that are important to you. But to ensure that your legacy reaches your heirs as you intend, you must make the proper arrangements now. There are four basic ways to leave a legacy: (1) by will, (2) by trust, (3) by beneficiary designation, and (4) by joint ownership arrangements.

A will is the cornerstone of any estate plan. You should have a will no matter how much your estate is worth, and even if you've implemented other estate planning strategies. You can also leave property to your heirs using a trust. Trust property passes directly to the trust beneficiaries according to the trust terms. There are two basic types of trusts: (1) living or revocable, and (2) irrevocable. Property that is contractual in nature, such as life insurance, annuities, and retirement accounts, passes to heirs by beneficiary designation. Two (or more) persons can own property equally, and at the death of one, the other becomes the sole owner. This type of ownership is called joint tenancy with rights of survivorship (JTWRs).

Door Prizes • Refreshments • Bring a Friend

This presentation is provided by PLLC and Valentine & Valentine, P.C. a third party entity not affiliated with Tucson Old Pueblo Credit Union. Tucson Old Pueblo Credit Union does not operate or control in any respect any information, products or services that third parties may provide.

Community Involvement—TOPCU was there!

Our motto is, "Serving Those Who Serve" and we served in several exciting events this winter:

Dillinger Days

TOPCU participated with the Greater Tucson Fire Foundation in this annual event to celebrate the capture of John Dillinger's notorious gang. The event includes a reenactment of how the Tucson Police Department and the Tucson Fire Department worked together to capture the notorious Public Enemy #1 and his gang. Some proceeds from this year's events went to the **Greater Tucson Fire Foundation**. To find out how you can support the Greater Tucson Fire Foundation visit www.tucsonfirefoundation.com.

Senior Olympics

The 28th annual Senior Olympic Festival was a hit! From pickle ball to weight lifting, Tucson's seniors proved that they are serious about healthy living. TOPCU was proud to be the presenting sponsor for this Parks and Recreation event. To learn more about this event visit www.tucsonseniorgames.org.

Unsung Heroes' Banquet

TOPCU served as the silent auction sponsor for the Tucson Police Foundation's Unsung Heroes Dinner and Silent Auction. The annual event honors Tucson Police Department employees for their efforts that go above and beyond. This year the event raised over \$46,000 which will help to further the mission of the Foundation. For more information on how you can get involved visit www.tucsonpolicefoundation.org.

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.

During the first quarter, TOPCU supported our community as the presenting sponsor of the Parks and Recreation's Senior Olympic Festivities and as the sponsor of the Silent Auction for the Tucson Police Foundation's Unsung Heroes' Banquet. In April, TOPCU is the title sponsor for the Canine Walk for Cops, which raises funds for TPD's K-9 unit and then in May we're the title sponsor for

the inaugural Firefighters' Poker Run conducted by the Greater Tucson Fire Foundation to raise money to support local firefighter health and wellness programs.

As we move into a new year, TOPCU continues to grow financially stronger. Currently, based on the regulatory guidelines TOPCU received the highest possible designation of "well capitalized."

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 regards,

Joe Mirachi, CEO

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!

- Arizona Police and Fire Games: April 11-14
<http://azpolicegames.com>
- Annual Meeting: Thursday, April 19
<https://www.topcu.org/aboutus/annual-meeting>
- Canine Walk for Cops: Saturday, April 28
<http://www.tucsonpolicefoundation.org/canine-walk-for-cops>
- Greater Tucson Fire Foundation Poker Run: Saturday, May 12
<https://www.facebook.com/greatertucsonfirefoundation>



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