

## CALLING ALL TOPCU MEMBERS Please Join Us for Our Annual Meeting



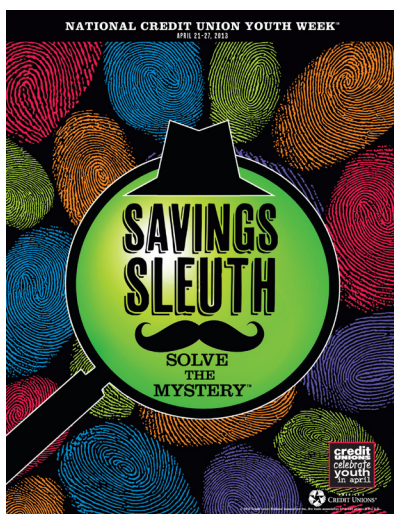
We will present our 2012 financial performance, and you'll have the opportunity to meet our board members, supervisory committee members, our new CEO and other TOPCU employees. All TOPCU members are welcome. This year's meeting will be held at our Main Branch on 22<sup>nd</sup> Street. A light dinner and refreshments will be served. We look forward to seeing you there!

Date: Thursday, April 18<sup>th</sup>, 2013  
 Time: 5:00-6:00 p.m.  
 Where: TOPCU Main Branch  
 RSVP: By Friday, April 12<sup>th</sup> to Jessica Gamboa  
 (520) 918-0345 or [jgamboa@topcu.org](mailto:jgamboa@topcu.org)

## Credit Card Payment System Update

Coming in May, the online system you use to pay your TOPCU VISA credit card will be changing. The new system will be easier to use and has more features available for members! Be on the lookout for more details coming soon.

Also, if you have not signed up for the new TOPCU card, call us or come in to complete an application today! Cardholders enjoy no annual fees and great rewards.



## National Credit Union Youth Week April 21-27, 2013

What kid wouldn't want to throw on a trench coat, dust off an old magnifying glass and slap on a play mustache to become a detective for a day? Children everywhere are intrigued by the thrill of mysteries and the detectives that solve them. Little do these kids know they also have the ability to tap into detective mode by investigating ways to save and becoming a credit union savings sleuth.

Introducing children to their inner savings sleuth will help lead them down the path of saving. Visit TOPCU during the week of April 21-27 and help us celebrate National Credit Union Youth Week<sup>TM</sup>. This year's theme, "Savings Sleuth, Solve the Mystery,<sup>TM</sup>" shows youth and teens how TOPCU can help them use their own instincts and credit union resources to meet financial goals.

Bring your young savings sleuths into TOPCU, and choose from the many "gadgets" we offer to unravel the mystery of saving.

## Upcoming Events

**2013 ARIZONA POLICE AND FIRE GAMES**  
 "Refuse to Lose!!!"  
 April 10<sup>th</sup>-13<sup>th</sup>, 2013

The Arizona Police and Fire Games are the result of a year-round effort by the Arizona Police Athletic Federation to represent all members of the Public Safety community (Police/Fire/Military). Over 1,200 competitors travel from across the United States to participate in events including baseball, basketball, bass fishing, cycling, flag football, softball, soccer and more.

Kick Cancer for Stephen, Mentor Kids, and Tucson Youth Development are this year's Charity Recipients. For more info visit [www.azpolicegames.com](http://www.azpolicegames.com).

TUCSON OLD PUEBLO CREDIT UNION PRESENTS  
**THE GREATER TUCSON FIRE FOUNDATION**

**2<sup>nd</sup> ANNUAL POKER RUN**  
**05.18.13**

**BENEFITING FIREFIGHTER HEALTH & WELLNESS**  
**ALL MOTORCYCLES ARE WELCOME**  
 \$30 rider + \$10 passenger  
 Pre-registrants will receive the 2013 GTFF Poker Run Pin!

*Included for each participant: Raffle Ticket for Great Prizes, Official Poker Run T-shirt, One Poker Hand, Lunch & More!*

<b>FIRST STOP</b> N.W.E.D. Training Ctr. 5125 N. Starcommerce Way Tucson, AZ 85743 (Ina & I - 10)	Registration: 8:00am Ride Starts: 9:00am	<b>FINAL STOP</b> Hotrods of Old Vail 10500 E. Old Vail Rd. Tucson, AZ 85747 (Houghton & Old Vail)
---	---	--

For Specifics Regarding Sponsorship, Advertising, Vendors, Contests, or Ride Information Call Mike McKendrick @ (520) 603-3055 or Visit [www.TucsonFireFoundation.org](http://www.TucsonFireFoundation.org)



### Canine Walk for Cops

Saturday, April 27, 2013

Brandi Fenton Park • 3482 E. River Road

Check-In at 7:30 am • Walk Starts at 8:00 am

This one-mile dog walk and breakfast directly benefits the Tucson Police Department K-9 Unit and the Tucson Police Foundation. Cost is \$20 per dog and walker and includes breakfast. Each additional dog is \$10 and an additional breakfast or breakfast-only is \$5. Each dog will receive a Tucson Police Foundation bandana, a doggie goodie bag and a chance to compete in the doggie contests. A fun-filled event for the whole family!

Limited to the first 200 registrations!

[www.tucsonpolicefoundation.org/canine-walk-for-cops/](http://www.tucsonpolicefoundation.org/canine-walk-for-cops/)

## Life Events Affect Your Financial Goals

The checklist below will help you identify areas for which you may need proactive financial management. Our CERTIFIED FINANCIAL PLANNER™, Tedd Bell, can guide you through these life-changing events.

### Financial Basics

- Organizing your financial records
- Creating a household budget
- Reducing debt
- Understanding managed accounts

### Life Events

- Having your first child
- What to do when a relative dies
- 401(k) plan for job changers
- Divorce: Steps to take during an emotional time

### Education Planning

- Understanding your college savings options
- 529 college savings plans
- Winning at the college financial aid game
- Nine steps to raising money-smart kids

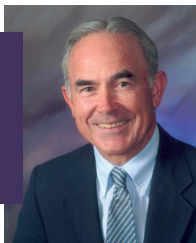
### Estate Planning

- Managing your estate
- What you need your survivors to know
- Understanding state and inheritance taxes
- Minimizing taxes with estate planning and gifting
- Using trusts as part of your estate planning
- Dealing with your home as part of your estate
- Stretching your IRA across generations

### Retirement

- Financial issues as retirement draws near
- An IRA dilemma: To roll or not to roll
- Roth IRA: A retirement investment choice
- Consolidating your retirement plan assets
- Weighing your 401(k) options at retirement

**Tedd Bell**  
**CERTIFIED FINANCIAL PLANNER™**  
 Phone: (520) 918-0410  
 Fax: (520) 917-0770  
 Tedd.Bell@lpl.com



Securities, insurance products, and financial planning are offered through LPL Financial and its affiliates, member FINRA/SIPC. They are not NCUA InsuredTucson 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
------------------	---------------------------	----------------



**Travis Woods**  
**Mortgage Manager**  
 NMLS #149097  
 TWoods@TOPCU.org

**Maritza Gastelum**  
**Mortgage Loan Officer**  
 NMLS #771889  
 MGastelum@TOPCU.org

## Looking into Buying a Home? Refinancing Your Current Mortgage? Let TOPCU help!

Our mortgage team can assist you in saving thousands of dollars throughout the years by selecting the best loan to meet your goals. We can help you find the appropriate loan for your individual situation with the best rates and fees that suit your needs. This will inevitably help you save time and money through the years.

Would you like to know when the right time is to refinance your home? Come in to talk to Travis Woods or Maritza Gastelum, our TOPCU Mortgage team to find the right answer to this question. We have the tools to help you assess whether or not you should look into refinancing your home.

Have any other questions about home loans? Our mortgage team is ready to help you with their extensive knowledge. Schedule an appointment today by calling (520) 881-6262, ext. 704. We look forward to assisting you!

# Letter from the President/CEO



G. Vernon Babilon

Dear Valued TOPCU Members,

It is an honor and a privilege to have been selected by your Board of Directors to be the President/CEO of Tucson Old Pueblo Credit Union—your credit union. It was not luck that brought me here; it was 27 years of credit union leadership and experience along with a high level of formal education that qualifies me to lead TOPCU successfully through today's economic conditions as well as future challenges.

My entire career path has included credit union leadership, which began in Reading, Pennsylvania. As a paper manufacturer's accountant, I got my feet wet running their company credit union for a few years before spending the next 16 years as the CEO of the telephone workers credit union, Bellco Federal Credit Union. This was followed by a stint in Houston, Texas as EVP/CFO of an even larger CU for 5 years. In addition, I have helped many CUs as a credit union consultant and auditor over the years.

In my first 3 months as CEO at TOPCU, I have quickly assimilated into the credit union's culture as well as the Tucson way of life. My wife and I are already enjoying much of what Tucson has to offer and I am looking forward to leading TOPCU for many years to come.

Looking toward the future, TOPCU faces many opportunities as well as challenges. The slowly recovering economy will continue to put pressure on our bottom line. Thanks to the "Too-Big-to-Fail" banks and some less-than-trustworthy lenders, increased regulatory burdens will necessitate that we allocate resources—namely staff time and money—toward program changes that comply with new lending and disclosure requirements. The good news is many of the new regulatory changes require financial institutions to conduct their lending practices in the way credit unions always have. For TOPCU, complying with these new regulations is fairly straightforward because we always aim to serve our members with the highest level of integrity and honesty. The reporting requirements, however, will be a challenge and an additional unwelcomed duty.

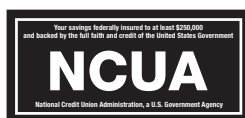
We have exciting times ahead of us at TOPCU. We are in the process of evaluating our main core processing

system. This decision is being evaluated with the highest level of due diligence and analysis. Every facet of the credit union is impacted by the capabilities, or lack thereof, that our core processing system provides. The various systems available offer opportunities for us to enhance our service levels to the entire membership and will enable us to add products, such as expanding on the types of loans, savings and checking account options we can offer. It is a great deal of additional work for the staff to take on, yet our goal of providing you—the member—with more and better financial options makes it all worthwhile. You will be learning more regarding this exciting improvement later in the year.

In addition to what is going on internally, TOPCU remains active in the community. In January, we were the sponsors of the Silent Auction for the Tucson Police Foundation's Unsung Heroes event. We will also be the title sponsor of the Canine Walk for Cops which raises funds for the TPD's K-9 unit. Another exciting event of which we are the title sponsor is the 2<sup>nd</sup> Annual Firefighters' Poker Run conducted by the Greater Tucson Fire Foundation. Check our website as well as this newsletter for links and details of upcoming events. I hope to see you there.

I truly encourage you to share your recommendations and concerns with us directly so that we have the chance to make TOPCU the very best it can be for you, all members and the Tucson community at large—now and in the future. This is *your* credit union—so don't keep it a secret. Share it with your co-workers, your family, and even your neighbors. Thank you for your support.

Best regards,  
G. Vernon Babilon, President/CEO



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