

## NOW OPEN ON SATURDAY!

On June 1 we expanded our hours to better serve you. We're now open an hour earlier on Wednesdays (9AM) and our Main and East Broadway Branches are now open from 9AM until 1PM on Saturdays!



*Save with Slatz:  
Join Us on Our Mission to*

**SAVE  
\$1 MILLION**

*Starting  
June 3*

[www.TOPCU.org/SaveWithSlatz](http://www.TOPCU.org/SaveWithSlatz)

## Save With Slatz

Tucson Fire Department Chief John "Slatz" Freeman founded TOPCU in 1935 with a mission to meet the unique needs of the individuals that serve our community. As part of that mission we've been saving our members money from the very beginning, but now we want to show everyone just how much we can save our members. **Starting Monday, June 3, 2013 we're not going to stop tracking the money we're saving our members until we reach \$1 million!**

So bring us that checking account with a debit card another place is charging you to use. Let us save you money on that auto loan or home loan you have elsewhere. Or bring your higher rate credit card balances to us and we'll show you just how much we can save you in monthly payments.

## Do you have a TOPCU VISA CREDIT CARD?

Cardholders enjoy 2.99% APR on balance transfers for 6 months\*, NO balance transfer fees and NO annual fee.



Visit [www.TOPCU.org](http://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

## Don't Tax My Credit Union

Credit unions were created to provide financial services in a democratic, not-for-profit, cooperative manner--that is with member ownership and control. Those unique characteristics are the foundation of the tax exemption. You may not even realize that your credit union doesn't pay federal and corporate income tax.

Some bankers and their trade associations are asking legislators to tax credit unions, even though it was only banks that needed and took huge government bailouts. And the truth is, a tax hike on credit unions would be a tax hike on all American consumers. What the folks who want to tax credit unions don't make clear is that credit unions do pay property, sales, and payroll taxes.

### Why credit unions are tax-exempt

Superior financial service to members distinguishes credit unions from other financial institutions, particularly banks. A bank's first priority is to maximize shareholders' profits--from the rates and fees it charges customers for loans and other services. A credit union's top priority is to serve members with exceptional customer service, products, and services at fair prices.

Last year, on average, each credit union member got a direct financial benefit of \$62. That came from lower rates on loans, higher returns on savings, and lower and fewer fees than he or she would have paid by doing business with a bank. But that \$62 benefit is only an average. Active members who use many credit union services often see even greater benefits. The difference amounts to about \$6 billion spread among 96 million credit union members nationwide.

In addition to individual savings, credit union members also have access to a financial institution that they own and that keeps their interests first, providing exceptional service to members at all income levels.

### How tax status affects consumers

Further, the tax exemption helps to ensure that all consumers have competitive choices in the marketplace. In fact, for every \$1 of their tax exemption, credit unions return \$10 to consumers in better rates and lower fees. That's a solid investment in our communities. The reality is, if credit unions were taxed, it's unlikely members could still see the financial benefits they do now.

Just as banks pass along their tax payments in fees and interest rates, if taxed, credit unions would have to pass those expenses along as well. The effect on how much you pay for credit union loans for cars, education, and houses, or the dividends you earn on credit union savings, would be significant. By making and keeping financial services affordable Tucson Old Pueblo Credit Union helps you reach your goals and improve your financial well-being.

The value all consumers receive because credit unions are tax-exempt far outweighs the "cost" to the government. If credit unions paid income tax, the contribution to state and federal treasuries would not make one penny difference in the taxes you pay as an individual. All taxpayers have legitimate concerns about the federal budget deficit and state deficits as well. Credit unions and members already share in reducing these shortfalls. You pay taxes on dividends your TOPCU accounts earn. The credit union tax status is one of the highest yielding investments the federal government has made.

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Check out our great trade-in offer!

### TOPCU Members

Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and **ADD \$500!**\*

car sales

Upon used vehicle purchase from Enterprise Car Sales.

Haggle-free buying. Worry-free ownership.

June 1 – July 31, 2013

*\*Ask a Member Services Representative for full details.*

# Have You Created An Estate Plan for Your Family?

Estate plans aren't just for the wealthy

Anyone who wants a say in how their assets are handled after they're gone should have an estate plan in place. But with so many rules and regulations, even knowing where to begin can be a challenge.



When: August 7, 2013

Where: Sheraton Tucson, 5151 E Grant, Tucson

Time: 6:00 pm – 7:30 pm

RSVP to Tedd: (520) 918-0410

In this seminar of Estate Planning Basics you will learn:

- Why you need an estate plan
- Strategies to plan for incapacity
- Wills, Trusts, and Life Insurance strategy planning
- Key tax basics, including an overview of the federal gift tax, estate tax, and generation-skipping transfer tax
- A new simple and cost effective estate planning tool

By attending you will receive a special offer promo code to create your very own Trust.

This presentation is provided by 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.

## Live Your Summer Dreams

Make your summer wishes come true with an extra \$10,000 – just by using online bill pay!

Pay at least 3 bills using Online Bill Pay in July and August and you'll receive an entry into our sweepstakes for EVERY bill paid online! You can also activate an eBill account for an additional entry. Best of all, with each additional bill you pay, you receive an additional entry!\*

You could win:

- \$10,000 Grand Prize
- \$2,500 First Prize
- \$500 Second Prize
- \$100 Third Prize

Visit [www.TOPCU.org](http://www.TOPCU.org) for full details.



\* Up to thirty entries per person. NO PURCHASE, PAYMENT OR BANKING RELATIONSHIP NECESSARY. Ends 8/31/13. Open to legal residents of the 50 US or DC, 18 years of age or older with a valid Social Security Number. Business entities not eligible. Subject to full official rules available at <http://www.advisorsplus.com/campaigns/rules>. Void where prohibited.



## Savings from Sprint

TOPCU members are eligible for great discounts on phones and service plans from Sprint!

Visit [www.lovemycreditunion.org/Sprint-169.html](http://www.lovemycreditunion.org/Sprint-169.html) for all the details!

# Letter from the President/CEO



G. Vernon Babilon

Dear Valued TOPCU Members,  
The entire TOPCU staff continues to be committed to helping our members achieve their financial hopes and dreams. New programs continue to be introduced with our members benefit in mind.

Your participation in what we have to offer is important to the future of TOPCU and we appreciate your cooperation. This is your credit union. Use it.

TOPCU membership is open to everyone that lives in Tucson. Share this good news with your friends and neighbors.

Best regards,  
G. Vernon Babilon, President/CEO

July marks the one year anniversary of the TOPCU VISA Credit Card. I encourage every member to compare the TOPCU VISA to any other credit card. TOPCU VISA has no annual fee. This applies to ALL the TOPCU VISA credit cards. Members have a choice between a low interest rate including a 2.99% six month introductory rate or a REWARDS card that pays double rewards for the first six months. Customizing a TOPCU VISA is as easy as going on line. Apply for yours today.

Starting June 1, 2013 we added Saturday hours to our East Broadway branch AND our 22nd Street branch. Visit us between the hours of 9am to 1pm on Saturdays for all your financial needs. These two branches offer full services on Saturdays including loan processing, Visa credit card applications, drive up, and even opening an account. No more rushing to get to the branch before it closes.

Another brand new benefit now available to TOPCU members only is easy financing on Enterprise vehicles. Yes, Enterprise car rental sells very nice used cars. These are better than just any used car. Enterprise cars are extremely well maintained so you know there was never a missed oil change. They take a trade-in too no matter how old your car is. Visit their 3313 East Speedway Blvd and tell them you are a TOPCU member.

Additional member benefits are on the slate to be introduced in the near future. Enhanced electronic services, increased product awareness, and even better service are all in the works.



## MEMBER REWARDS UPDATE

Beginning August 1 our Member Rewards loan rate discounts will change to the following:

**Silver** members will receive a 0.10% discount

**Gold** members will receive a 0.25% discount

For all of the details on our Member Rewards program please visit [www.TOPCU.org/aboutus/member-rewards](http://www.TOPCU.org/aboutus/member-rewards)



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