

Manage your Cash Flow with a Line of Credit from TOPCU

Every once in a while we all need a little extra money. Whether your needs are due to unplanned expenses such as replacing a broken appliance or new tires for your car, or if you're planning a big expense such as a vacation or wedding, TOPCU's line of credit may be a good fit for you. Benefits to a TOPCU line of credit include:

- Applying for and setting up your line of credit is FREE
- Once the line of credit is set up it will be available to you whenever you need it
- There are no limitations to when you can access and use your line of credit

To find out more about a TOPCU line of credit, give us a call at (520) 881-6262, or stop by any of our branch locations.



Do you have a TOPCU VISA CREDIT CARD?

Cardholders enjoy:

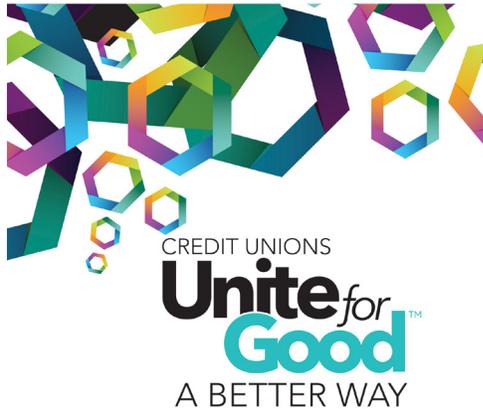
- 2.99% APR* Introductory Rate
 - NO balance transfer fees
 - NO annual fee
- Double Points for 6 months with our Platinum Rewards card

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. Introductory rate for first 6 months. See website for full details.

UPCOMING TOPCU COMMUNITY EVENTS

Join TOPCU as we celebrate
International Credit Union Day
Thursday, October 17
Watch Facebook for details.



**Tucson Police Foundation's 7th Annual
Cops and Rodders Car, Truck and Motorcycle Show**
Saturday, November 2, 2013
8:00am–4:00pm
Hi Corbett Field at Reid Park
700 South Randolph Way

Show benefits the Tucson Police Department.
Experience great cars, fun kid's activities, prizes and more!
Spectator admission is free!

www.tucsonpolicefoundation.org/copsandrodders

Safe Kids Pima County Family Safety Expo
October 18 and 19



Friday, October 18 from 6:00pm–8:00pm
Saturday, October 19 from 5:00pm–7:00pm

Tucson Rodeo Grounds
4823 S. Sixth Ave. Tucson, AZ 85714



SAVE THE DATE!

Saturday, January 25th, 2014
Loews Ventana Canyon Resort

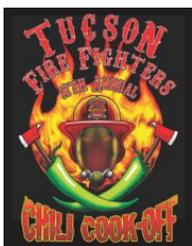
Mark your calendars for the 9th Annual
Unsung Heroes Dinner and Silent Auction

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.



**Tucson Firefighters Association's
Annual Chili Cook-off**
Friday, November 1, 2013
10:00am–10:00pm
El Presidio Plaza Park
160 W. Alameda

Bring your appetite and your camera!
Admission is free and chili is just \$1.00 per cup!
All proceeds benefit the Tucson Firefighters Adopt-A-Family program which assists needy families and children with clothing, food, basic necessities and toys throughout the holiday season.
Visit www.iafflocal479.org for more details!

SOCIAL SECURITY WORKSHOP—BACK BY POPULAR DEMAND!

Wednesday, October 23, 6:00pm-7:30pm
 Sheraton Tucson - 5151 E Grant, Tucson

Learn key facts about Social Security, including:

How benefits are calculated

Full retirement age and choosing the right time to file

Receiving benefits while working

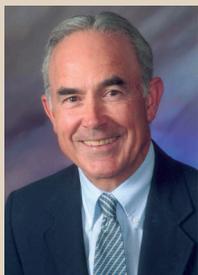
Provisional income and tax implications

Options for spouses and ex-spouses

Medicare Benefits parts A and B

How the prescription drug plan affects you

Understanding your Medicare benefit options



Tedd Bell
 CERTIFIED FINANCIAL
 PLANNER™

 LPL Financial

Seating at the presentation is limited.
 Call (520) 918-0410 today to reserve your seat.

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.

JOIN US FOR SUPER SATURDAY AT ENTERPRISE CAR SALES

TOPCU will be on-site at Enterprise Car Sales, 3313 East Speedway Blvd in Tucson, from 11:00am to 3:00pm on Saturday, October 26



Take

1.00% APR OFF
 your auto loan rate!¹

Vehicle purchase required.



**September 1 –
 October 31, 2013**

1: APR=Annual Percentage Rate. 1.00% APR off lowest qualifying auto loan rate for 66 months. Actual rate may vary based on credit worthiness. Not all buyers will qualify. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. 100% Financing including Tax, Title and License. Financing for qualified Tucson Old Pueblo Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased from 9/1/13 – 10/31/13. This offer cannot be combined with any other offer.

Visit www.enterprisecarsales.com/TOPCU or call us at (520) 881-6262 for full details.

LETTER FROM THE PRESIDENT/CEO



G. Vernon Babilon

Dear Valued TOPCU Members,

The year is winding down and the migration has already started. Snowbirds, or “winter Tucsonans,” are already settling in—a gentle reminder that the holidays are just around the corner—bringing festive

times but also added financial stress. We want you to know that TOPCU is prepared to help relieve some of that holiday stress. Watch for news of our annual Skip-a-Pay program—your opportunity to skip a loan payment and pay yourself instead.

The holidays are all about sharing and gift-giving. How about sharing the benefits you enjoy as a TOPCU member? Did you know that TOPCU can also be the credit union for your immediate family, your friends and colleagues who live, work, worship or go to school in Tucson? Give a lasting gift by encouraging them to belong so that they can enjoy the same benefits of membership you do—as well as the many new benefits coming in the near future.

More good news: The current minimum membership share to be deposited upon joining TOPCU is being lowered from \$25 to just \$5! This will make it even easier for your family and friends to join. Watch for the announcement before the end of this year.

Many more improvements are on the horizon. As we enter into 2014, we will be working very hard to assure a smooth transition from our current computer system to a new system that will provide many new and cutting-edge features. We are excited about the opportunity to offer you more electronic banking and money management services.

The entire staff looks forward to being of service to you and to those you refer. The future is bright for TOPCU—and I appreciate that you, your family and friends will be a part of making it the top credit union for Tucsonans!

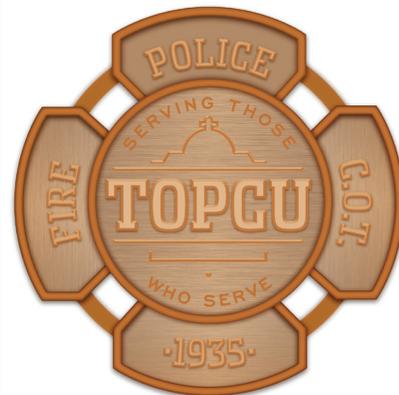
Best regards,

G. Vernon Babilon, President/CEO

TOPCU Announcement

It is a pleasure to announce that Jessica Gamboa has been promoted to the Vice President of Member Services. In addition to being a TOPCU member for over 30 years, Jessica has devoted over 8 years to assist in the success of TOPCU, holding various positions such as: Asset Protection & Recovery Associate, Teller Supervisor, Operations Support Manager, and Executive Assistant/Project Coordinator.

During her tenure at TOPCU, Jessica gained extensive knowledge of all facets of TOPCU that she willingly passed along to all staff members. Education, teamwork and member service will continue to be her highest priorities at TOPCU.



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