



## New Year Tax Tips

Your year-end statement contains important dividend information that you may need for tax purposes. Make sure to keep your year-end statement and any other records in a safe place or sign up for e-Statements to retrieve them online! It's fast and easy! You will also receive a 1099 Interest form if you earned \$10 or more in dividends or a 1098 Mortgage Interest form if you paid more than \$600 in loan interest on your home loan.

**Plan Ahead for Tax Payments:** If you think you'll owe money on your tax return, stop by the credit union. Our team can assist to see if you could qualify for a personal loan.



## Ease Holiday Bill Pain



Using a store credit card for holiday shopping rewards was smart. But now are the high interest rates knocking the wind out of your budget?

Consolidate all of the balances from your store cards and credit cards using a personal loan.

By combining your loan and/or credit card balances, you'll pay less in interest and could even lower your payment. Some debt consolidation loan solutions include:

- Personal loans
- Home equity loans
- Balance transfers

*Stop making multiple payments and put more money back into your pocket with a TOPCU debt consolidation loan.*

## Need extra cash?



Skip-A-Pay lets members who are in good standing skip one payment every six months! A fee of \$30 is added to your loan balance for each approved Skip-A-Pay request. Have more than one eligible loan? Skip a payment on each!

## Go Solar! Energy of the Future



TOPCU is the leader in financing programs for solar systems. Financing is available for solar systems installed on residential, investment, and business properties. Save Energy and Money with a Solar Loan.

*Tucson's Solar Loan Experts  
-flexible terms, low rates, & more*



**MORE SAVINGS.  
MORE POSSIBILITIES.**



Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why ##CUNAME## membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Savings up to \$15 on TurboTax federal products.
- » Members can save up to \$360 on their wireless bill by switching to no-contract wireless.
- » Members can save up to 35% on IdentityIQ credit report monitoring and identity theft protection
- » Exclusive access to home tech support and protection with Asurion Home+.
- » Exclusive discount from the TruStage Home & Auto Insurance Program.
- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- » Save on car maintenance + get \$10 off your first service using CarAdvise.
- » Save 40% on a 1-year membership to Sam's Club.
- » Build your credit history with rent and save up to 30% with Rental Kharma.
- » Save \$40 on Calm, the #1 app for meditation and sleep.
- » Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your ##CUNAME## membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

## 2021 Annual Meeting Notice

*Please Join Us at TOPCU's 85<sup>th</sup> Annual Meeting*

We will present our 2020 financial performance, and you'll have the opportunity to meet our Board and Supervisory Committee members, our CEO and other TOPCU employees. All TOPCU members are welcome.

We look forward to seeing you there!

- ▶ **Wednesday, April 28, 2021**
- ▶ **Time: 4:30 PM**
- ▶ **At TOPCU Main Branch (2500 E 22nd Street)**





**SAFE SHIFT - TUCSON FIRE FOUNDATION ESTATE SALE STORE**

VALID: FEB 4-6, 2021

**\$30 OFF YOUR \$100 PURCHASE  
OR \$10 OFF YOUR \$30 PURCHASE**

VALID FEBRUARY 4-6, 2021. IN-STORE COUPON MAY ONLY BE USED ONCE AND CANNOT BE COMBINED WITH ANY OTHER COUPONS OR STOREWIDE OFFERS. MINIMUM PURCHASE REQUIREMENT AMOUNT IS NET OF ANY DISCOUNTS. COUPON/TOPCU NEWSLETTER MUST BE PRESENTED AND SURRENDERED AT THE TIME OF PURCHASE. CANNOT BE REDEEMED FOR CASH. REPRODUCTIONS OF COUPON WILL NOT BE ACCEPTED. VALID AT SAFE SHIFT ESTATE SALE STORE. OTHER RESTRICTIONS MAY APPLY.

Address: 2801 E Grant Rd, Tucson, AZ 85716

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 20, 2021

**Presidents Day**  
Monday, February 17, 2021



Routing # 322174957 | NMLS # 44170  
PO Box 27026, Tucson, AZ 85726-7026  
© 2021 Tucson Old Pueblo Credit Union

