



Do You Need a Second Credit Card?

Consumers opened 233 million new credit card accounts in the second quarter of 2022 — the highest seen since 2008, according to a report from the Federal Reserve Bank of New York. You might be looking at your own wallet and wondering: Should I get a second credit card? It turns out having two credit cards might be better than one. Getting another card can help you save on interest or stack up reward points. It can also provide a particular benefit your current card doesn't offer or add a little cash back to your pocket each month.

4 Reasons to Get a Second Credit Card

1. Your Credit Score Has Improved
2. You Want Better Rewards
3. You're Carrying High Interest Debt
4. You Want a Backup Card

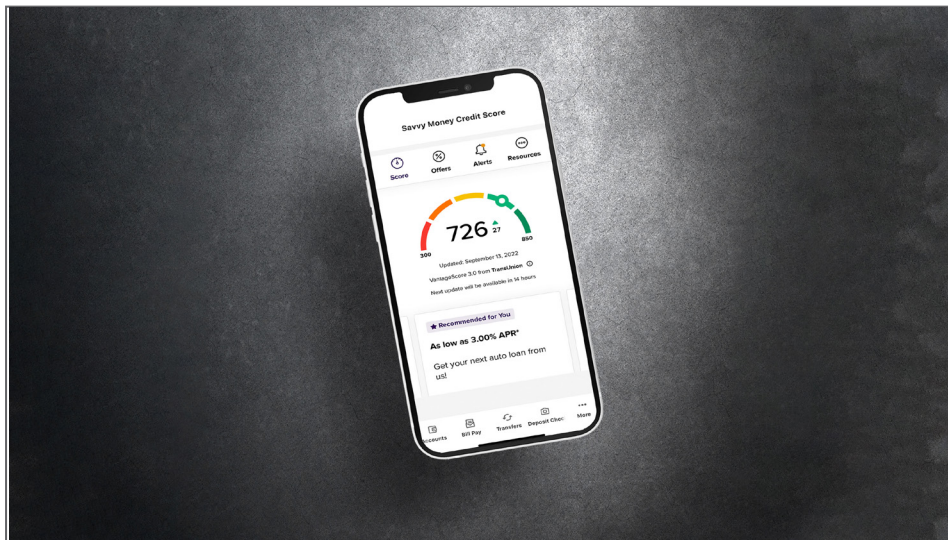
2 Big Reasons Not to Get a Second Credit Card

1. You Plan to Take Out a Loan or Mortgage Soon
2. You're Already Struggling With Credit Card Debt

TOPCU is here to help you become smart about money and give you the tools to manage your financial life.

Have questions? Ask us!

Keep Tabs on Your Credit



Which of your credit cards are carrying a balance? Is your name attached to any unpaid loans? Are you behind on medical or utility bills you didn't know about?

That's where our new mobile app can help. It takes about 10 seconds to sign up and access your free credit score. From there, we provide a comprehensive credit score analysis, full credit report, monitoring, and personalized offers—all in one dashboard.

Online and mobile users: From the dashboard click "unlock your credit score".

Read more about our new digital branch: <https://www.topcu.org/mobile-app>

Rewards on Every Purchase

Earn rewards on everyday purchases with TOPCU's Reward Platinum Credit Card.

- Earn points on every purchase
- Redeem points for rewards or up to 2x cash back
- 2.99% Introductory Rate



*Subject to credit approval. Conditions apply. Come in and talk to one of Member Services Representatives for details or to learn more, visit us online at: <https://www.topcu.org/>

What Is a Will and Why Do I Need One?

A Gallup poll in 2020 found that less than half of Americans have a will, or how they would like their money and estate handled in the case of their death. The poll also showed that Americans ages 65 and up are the most likely to have a will.

What is a will?




A will is a legal document that establishes a person's wishes regarding the distribution of their assets — money, real estate, etc. — and the care of any minor children. If you don't have a will, then state law will control who gets your assets and when.

What's the difference between a will and a living will?

A living will is a document that allows you to decide and state in advance how you want to be treated under certain medical circumstances, if you are unable to make those decisions for yourself at a later time.

In partnership with CUFN Wills & Trusts Document Preparation, we can now offer estate planning services to our members! From a Will to a Living Trust or Powers of Attorney, we can help our members create a customized estate plan that is best for them, their family and the things that matter most.

In The Community

Columbus Day Holiday All TOPCU Branches Closed	Monday October 10, 2022 
 Sunday October 30, 2022	Cycloviva Tucson Walk, Bike, Connect
Thanksgiving Holiday All TOPCU Branches Closed	Thursday-Friday November 24-25, 2022 

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- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your TOPCU membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.