

# TOPCU Topics

2<sup>nd</sup> Quarter 2015



## THEY'RE HERE!

**TOPCU's Youth Program is now available**

TOP Star is an exciting new opportunity for TOPCU's younger members:

- Earn TOP Dollars for many activities including: grades, saving money, and participating in the TOP Star Program
- Use TOP Dollars to purchase many items at the TOP Star Store in each branch
- Learn all about money, saving, and managing an account

Youth accounts are available for various ages, from newborn to 18+

**JOIN TODAY!** Stop by a branch to speak to a representative, or visit [www.TOPCU.org/top-star](http://www.TOPCU.org/top-star) for more details.



## TOPCU is making it easier... Skip A Pay – ONLINE!

Now you can skip your eligible loan payment online, any month of the year! Simply login to your account, click the Services tab, and select Skip A Loan Payment. Then, choose the loan payment you would like to skip. It's that simple!

- Limited to twice per calendar year
- There is a \$30 fee per loan skipped, each time Skip A Pay is used

---

**TOP STAR** Word of the Quarter: *NEW ACCOUNT*

---

# TOPCU IN THE COMMUNITY

## RAK WEEK®

### TOPCU Participated in National Random Acts of Kindness Week (February 9<sup>th</sup> - 15<sup>th</sup>)

TOPCU bought unsuspecting customer's meals at random eateries near TOPCU locations. Thank you to all those who partnered with us:

- Lucky Wishbone (22<sup>nd</sup>/Tucson Blvd)
- Hot Dog Solutions (22<sup>nd</sup>/Tucson Blvd)
- Baggins (Downtown)
- Pie Birds (Downtown)
- Sonic (Broadway/Harrison)
- Dunkin Donuts (Broadway/Harrison)
- Buffalo Wild Wings (Broadway/Harrison)

*Pass It On.*  
randomactsofkindness.org

### TOPCU is Going Back to School

As part of the launch of our new youth program, TOP Star, TOPCU is volunteering at Robison and Henry Elementary. Employees of TOPCU will be reading, helping file, helping re-shelve books, and anything else needed to support our area schools.



## UPCOMING EVENTS

### NOTICE:

ANNUAL MEETING

Thursday, April 16<sup>th</sup>

Call to Order: 5:30pm

Refreshments  
will be served

RSVP by 4/10/15

to

lfreed@topcu.org

or

918-0375

## SUPER SATURDAY EVENT

WHEN: Saturday, April 18<sup>th</sup>

WHERE: TOPCU Main Branch

2500 East 22<sup>nd</sup> St (SW corner of 22<sup>nd</sup> St and Tucson Blvd)

TIME: 9am - 1pm

FREE food, FREE face painting, giveaways,  
and crafts for kids!

The Internal Revenue Service requires that you start taking required minimum distributions (RMDs) from your IRA by April 1 of the year after you become 70½.

Calculating your appropriate RMD can be complex, and the IRS assesses a 50% penalty for mistakes.

I would like to get together with you and your accountant to plan accordingly.

Your RMD may be more than what you currently need for monthly income. If that is the case, we can also discuss options on what to do with any excess distribution. Call me today to learn more about what this means and how we can continue to shape your retirement income plan.

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



## LPL Financial

Securities and financial planning offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
------------------	---------------------------	----------------

[lovemycreditunion.org](http://lovemycreditunion.org)

talk about savings.  
 say hello to the Sprint Credit Union Member Discount.

Consumers Save

10%

or

Businesses Save

15%

On select regularly priced Sprint monthly service.

Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more

- Call: 877.SAVE.4.CU
- Visit: [www.SprintStoreLocator.com](http://www.SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Be sure to mention this code for your discount

- Consumer: NACUC\_ZZM
  - Business: NACUC\_ZDS\_ZZM
- Credit union membership validation is required.



Get your FREE Love My Credit Union Rewards app and simplify credit union membership validation.

Credit approval req. Early Termination Fee ([sprint.com/etf](http://sprint.com/etf)): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or [sprint.com](http://sprint.com) or [www.lovemycreditunion.org/Sprint](http://www.lovemycreditunion.org/Sprint). ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2014 Sprint Item #800-22  
 ©2014 CU Solutions Group 091614 3528

## This Spring, Give Your Wallet a Break.

Thousands of vehicles priced below Kelley Blue Book® suggested retail value.<sup>1</sup>

And, get rates as low as 1.49% APR.<sup>2</sup>

Upon used vehicle purchase from Enterprise Car Sales and financed with TOPCU.

April 1 – 30, 2015

Call 520 881-6262 to get pre-approved by TOPCU today.

Preview our great selection of quality used vehicles at [enterprisecarsales.com/TOPCU](http://enterprisecarsales.com/TOPCU)

Visit us at Enterprise Car Sales  
 Tucson, 3313 E. Speedway Blvd., 520 319-8353



<sup>1</sup>Copyright © 2015 by Kelley Blue Book Co., Inc. All Rights Reserved. Blue Book is a trademark of Kelley Blue Book Co., Inc. The specific information required to determine the value for each vehicle is supplied by the dealer (or by a third party on behalf of the dealer). Vehicle valuations are approximations and vary by vehicle, region, mileage, condition and vehicle options. Kelley Blue Book assumes no responsibility for errors or omissions. KBB comparisons are not available in IL, SC, LA, TX and NY. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer except those listed on this advertisement. <sup>2</sup>APR=Annual Percentage Rate. Rates as low as 1.49% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Tucson Old Pueblo Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased 4/1/15 - 4/30/15. This offer cannot be combined with any other offer except those listed on this advertisement. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. F04643 7.25x3.25 Ad 3/15 KD



## Letter from the CEO

As you may have witnessed, 2014 was a year of many changes—changes that lay the foundation of a plan for TOPCU to thrive and ultimately enjoy many successful years going forward. During 2015, that plan will be continued with enthusiasm.

A new member data processing system went “live” on July 1, 2014. The conversion from the old processing system to the new one was very successful, affording many opportunities for continued member service improvements and additional new services that the membership has been requesting.

The focus of our efforts in 2014 was to dramatically improve member service with changes in technology and changes in procedures. Here is a sampling of what your TOPCU staff accomplished to better serve you—and we’re not done yet!

- Conversion to a new core member data processing system. The management team and the staff dedicated a tremendous amount of time to assure minimal interruption to service levels.
- On-line loan applications are available to TOPCU members through On-Line banking.
- Members can now request loan Skip-a-Pay any time of the year.
- Youth accounts with special features for young members have been created.
- Two new employees were hired for your Senior Management team. Mark Outler joined us as the Vice President of Lending and Collections, and Kenton Hall joined us as the CFO/Vice President of Finance. Collectively they bring over 60 years of credit union and financial institution experience.
- On-line e-statement enrollment continued to increase in 2014. Your participation in this program reduces your risk of experiencing identification theft while saving your credit union over \$7,500 annually in paper processing and mailing costs—not to mention the positive environmental impact of going paperless.
- Leveraged our Centennial Lending ownership, a company owned by credit unions for mortgage processing. By transferring mortgage processing to

the experts at Centennial Lending, TOPCU is able to maintain regulatory compliance in the wake of many new and proposed mortgage regulations.

- Elevated TOPCU’s classification from Adequately Capitalized to Well Capitalized. Well Capitalized is the highest capital classification issued by the National Credit Union Administration, TOPCU’s governmental regulatory agency and insurer. TOPCU financials are available at [www.ncua.gov](http://www.ncua.gov)

Exciting new features on the horizon for 2015 are:

- Mobile banking with Remote Deposit Capture that will allow members to deposit checks to their accounts through their mobile phone.
- Enhanced business lending for small business accounts.
- Enhanced small business account features.

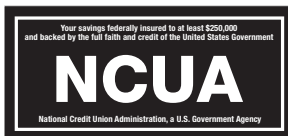
TOPCU staff remains active in the Tucson community. TOPCU employees volunteered 697 hours of their personal time to assure the success of the following charitable events:

- Tucson Fire Fighters Union Chili Cookoff
- Tucson Police Foundation’s
  - Unsung Heroes Recognition Dinner
  - Canine Walk for Cops
  - Thank a Cop day
  - Cops and Rodders Car Show
- Greater Tucson Fire Foundation’s
  - Firefighters’ Poker Run
  - Casino Night
  - Fire Fighter Retiree Breakfast
- 100 Club / Fisher House 911 Challenge
- YMCA Fiesta
- Barrio Centro Fiesta

We have exciting times ahead of us at TOPCU! Please know that your membership is vitally important and appreciated by the entire staff and management here at your credit union. As always, it is an honor to be of service to you.

**G. Vernon Babilon**

*President/CEO*



Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)  
to find shared branching locations  
near you!