

### Rewards Program Enhancement Notice Important Changes Regarding TOPCU Member Rewards Programs

At TOPCU, the management and staff work very hard to provide the best service and financial products to all of our members—and every member is important to us. TOPCU is a cooperative organization. That means we operate the credit union with the mutual benefit of the membership as our focus. We strive to keep the costs of all of our services as low as possible and—as often as possible—free.

To those members who exemplify higher levels of loyalty to TOPCU, we are able to provide additional benefits. Higher level of account activities benefit TOPCU overall by providing more revenue—which we are sharing in the form of Rewards Programs.

TOPCU offers 6 different Member Rewards programs:

- Gold Membership
- Gold for Life Membership
- Loan Discounts
- Nickel Back Checking
- Visa Credit Card Rewards
- Money Market Rate

**Gold Membership** - The current Silver/Gold Reward program has been modified to create a more robust program that will benefit the Gold members and the credit union as a cooperative. The Silver classification will no longer be available. The Gold membership level has been enhanced to include free ATM fees up to \$6 a month. The full list of benefits is as follows:

- Up to \$6 a month refunded ATM fees when you do transactions at non-TOPCU ATMs
- Free temporary checks (\$1 per 4)
- Free lost plastic card replacement (\$5)
- Free official/Cashier's checks (\$5 each)
- Free notary services
- Free Quicken (when available, coming soon)

The savings rate increase will not be a component of the Gold Membership Rewards program but continues to be available through the Money Market account tiers. The loan discounts will be a new program with a greater variety of discounts available.

The qualifications for meeting the Gold membership have been enhanced as well. These changes in qualifications will allow us to continue with a rewards program that cooperatively serves the credit union while helping individual members. The new qualifications—all of which must be met on a monthly basis—are as follows:

- Maintain an open checking account
- Debit card activity: at least 15 purchase transactions with a minimum of \$5 per transaction
- A minimum of \$500 direct deposited into your TOPCU account
- Participation in E-Statements

*(continued)*

## Rewards Program Enhancement Notice, continued

### Important Changes Regarding TOPCU Member Rewards Programs

**Gold for Life Membership** – Gold for Life qualification will not change. Members that have maintained their account for 40 or more years will automatically qualify for Gold for Life. The savings rate increase will no longer be a component of this program. It will continue to be offered through the Money Market account tiers. Loan discounts will be a separate program as described below. Gold for Life Membership includes all of the rewards for Gold Plus as well as the following additions:

- Free Money Orders (\$1 each)
- Free Paper Statements (\$1 a month)
- Free Stop Payment (\$30 value)
- Free out-going domestic wire transfers (\$20 value)
- Loan discount of .25% for qualifying loan types (signature, direct auto and RV loans)

**Loan Discounts** – The new core computer processing system allows TOPCU to offer loan discounts for signature loans and auto loans obtained directly from TOPCU—which includes Enterprise auto purchase (does not include loans obtained at any other auto dealership). Unfortunately, we cannot offer a discount on mortgage type loans. Credit Cards have their own rate discount option. Loan discounts are as follows:

- .10% For automatic transfers from another account
- .10% Direct Deposit into TOPCU
- .15% Loan-to-Value on an auto loan, if the loan value is less than 81% of the car value
- .25% Gold For Life Membership loan discount

**Credit Card Rewards Programs** – Two Credit Card Rewards programs will continue to be offered.

Option 1 is a rate discount of 1% off of qualifying rate at time of application.

Option 2 is a robust rewards program that includes airfare, travel package discounts, hotel rooms, merchandise and gift cards.

Full details are available on our website.

**Nickel Back Checking** – Nickel Back Checking will continue to be offered with only one change to the program. Members with the Nickel Back Checking will no longer be required to have Direct Deposit in order to enjoy the benefits of this program—which pays you back whenever you use your TOPCU debit card. Full details are on our website.

**Money Market Rates Rewards** – The opportunity to receive a higher rate for higher deposits will continue to be offered with our Money Market accounts. The tiers are as follows:

Deposit amount	Current Rate
\$2,500 to \$4,999.99	.05% *
\$5,000 to \$24,999.99	.10% *
\$25,000 and up	.15% *

\*These rates are subject to change.



**talk about savings.**

say hello to the Sprint Credit Union Member Discount.



Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

save  
**10%**

on select regularly priced personal service plans\*  
Use Corporate ID: NACUC\_ZZM

or

save  
**15%**

on select regularly priced business accounts\*  
Use Corporate ID: NACUC\_ZDS\_ZZM

**Plus**

- Waived activation fee on new lines  
*(Up to \$36 in savings)*
- Waived upgrade fee  
*(Up to \$36 in savings)*

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines.

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For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit [www.lovelymycreditunion.org/Sprint](http://www.lovelymycreditunion.org/Sprint).



**Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!**

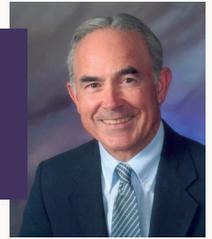
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## Calling All Police and Fire Employees!

Are you in the DROP? Are you retiring this year?

Come visit Tedd Bell, our LPL Financial Advisor, who has helped dozens of other Public Service retirees get the best benefit for their rollover DROP. Tedd will be able to provide you with comprehensive solutions for all investment options.

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



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
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## TOPCU's Super Saturday - Saturday, May 31

Technicians for Sustainability were on site to talk about their solar programs. Enterprise was on site letting members know about their car sales program. We had a jumping castle, face painting, raffle prizes, and snacks. Thank you to all of our members who came out to support the event, we had fun and hope that you did too!

**STAY TUNED:** We will be having another Super Saturday Event soon, so keep an eye out for more details to come!



## The Conversion is Here!

### TOPCU converted to a new system on July 1, 2014.

TOPCU's system conversion took place on July 1, 2014 and all accounts have been converted to the new system.

#### NEW Benefits

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|---|---|---|
| <ul style="list-style-type: none"> <li>• Faster teller transactions</li> <li>• Shorter wait times</li> <li>• Faster loan application processing</li> <li>• Enhanced member rewards</li> <li>• Improved online banking</li> <li>• Customized online banking screens</li> </ul> | <ul style="list-style-type: none"> <li>• More privacy features</li> <li>• Online loan application</li> <li>• Ease of access to multiple accounts online</li> <li>• Online credit card payments</li> <li>• More account access for ATM transactions</li> </ul> | <p>Coming SOON!</p> <ul style="list-style-type: none"> <li>• Mobile Banking</li> <li>• Youth Accounts</li> <li>• Business Accounts</li> <li>• Business Loans/Credit Cards</li> <li>• Instant-Issue Debit Cards</li> </ul> |
|---|---|---|

If you're having any trouble with your account, please contact us at (520) 881-6262, ext. 702.

## Upcoming Events

We're proud to serve our branch communities. Please join us in attending and supporting these events!

5<sup>th</sup> Annual "Tri" for Acts of Kindness Sprint Triathlon  
 Saturday, September 13, 2014  
 Duathlon & 5K Run/Walk  
 La Mariposa Resort

Greater Tucson Fire Foundation Casino Night  
 Saturday, October 25, 2014  
 Museum of History

Police Foundation's 8<sup>th</sup> Annual Cops and Rodders Event  
 Saturday, November 1, 2014  
 Reid Park  
[www.tucsonpolicefoundation.org/copsandrodders/](http://www.tucsonpolicefoundation.org/copsandrodders/)

TOPCU Super Saturday  
 Details coming soon!

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



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