

## Open a Checking Account, Win an iPad!

With all the news around big-bank checking and debit card fees these days, why not move your money to a FREE account? We have two checking options that are not only free, but actually PAY YOU!

### Nickel-Back Checking

benefits members who carry lower balances. Sign up for eStatements and Direct Deposit and you can **earn \$0.05 back** into your checking account on every debit card transaction made!

**Classic TOPCU Checking** is perfect for those members who maintain higher balances and it pays interest on balances over \$2,500.

#### Both accounts include:

- FREE online banking and bill pay
- NO monthly fees
- NO minimum balance or deposit
- Unlimited transactions

### Win an iPad\*

Open a new Nickel-Back or Classic TOPCU Checking account by July 31, 2012, and you will be entered into a drawing to win an Apple iPad.®\*



\* Offer available to all TOPCU checking account holders with accounts open and active as of July 31, 2012. To be considered active, an account must have 10 or more transactions per month. Transactions include deposits, debit card transactions, paid checks, transfers, and bill pay payments. Accounts in a negative status are disqualified. TOPCU employees, volunteers and their immediate family members are not eligible.

## We're Bringing VISA Back!

In July, TOPCU will be launching our very own TOPCU VISA PLATINUM CREDIT CARD for members to enjoy. Several years have passed since we offered our VISA cards through First Bank of Omaha, but we're finally bringing your card back—and it's better than before!

With the new card program, members will enjoy a variety of options and offers like double points or balance transfer for a lower rate. Members will also be able to choose from three TOPCU custom cards that represent our pride in TOPCU, Tucson Fire and Tucson Police. Should you wish, you may also choose your own personal design for your new VISA

Platinum credit card. (Additional costs apply with choosing your own image—see [www.TOPCU.org](http://www.TOPCU.org) for full details).

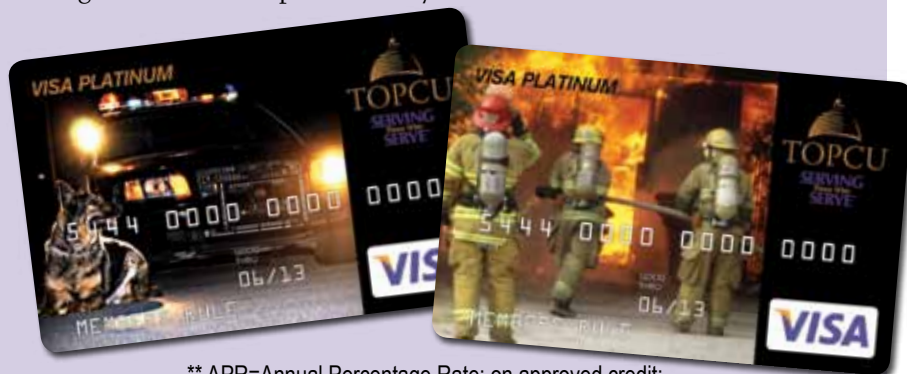


**Platinum Rewards** Earn DOUBLE POINTS for your first 6 months of purchases! \*\*

**Low Non-Variable Rate** Bring over your higher balances and receive a non-variable rate of 2.99% APR\*\* on new purchases for the first 6 months!

**Both cards feature 2.99% on balance transfers for the first 6 months and NO TRANSFER FEE!**

**Come see the new cards for yourself at our What's New at TOPCU event on Saturday, July 21, 9:00am–1:00pm at the Main Branch. For every credit card application received that day, TOPCU will donate \$10 to one of the following charities:** Tucson Police Foundation, Greater Tucson Fire Foundation, Hearts of Gold or Axes in Arms. Join us for a great time and help raise money for some of our favorite charities!



\*\* APR=Annual Percentage Rate; on approved credit; rates subject to change; see website for full details

# Community Involvement—TOPCU was there!

*Serving Those Who Serve in several exciting events this Spring*



*Join us this year at any of our upcoming events for a great cause. Find more photos like these from past events and share pictures from this year with us on Facebook!*



## SWIM SAFE SATURDAY

Drowning is the second leading cause of death and injury to children occurring in the State of Arizona. Each year children drown needlessly in backyard pools, bathtubs and spas as a result of inadequate adult supervision. Although efforts to raise awareness and educate the public have been successful, these tragedies continue to occur.

On June 16, the Tucson Fire Department organized a swim safety event to promote education and awareness in prevention of drowning, held at Tucson Old Pueblo Credit Union's East Broadway branch.

## THE GREATER TUCSON FIRE FOUNDATION INAUGURAL POKER RUN

On May 12, the Greater Tucson Fire Foundation held their Inaugural Poker Run to raise funds to benefit firefighter health and wellness. Approximate 150 riders showed up and raised \$8,500.

To address the unique physical demands faced by first responders, the International Association of Fire Fighters has created the Peer Fitness Trainer Certification Program. The five-day workshop includes classroom training and skills demonstrated in an exercise setting. By working with The Greater Tucson Fire Foundation, smaller departments and fire districts that might not be able to afford such specialized training will also be involved, and take the critical information back to their own.

## CANINE WALK FOR COPS

We had a tail-wagging good time with all of the dogs at the Tucson Police Foundation's 2012 Canine Walk for Cops. Held on April 28, it drew nearly 200 dogs and their owners, and raised just under \$6,000 for the Tucson Police Foundation (TPF) and the Tucson Police Department's K-9 Unit. Following the dog walk, there were raffles for dog items and dog contests including a dog-owner look-alike contest. As participants finished their burrito breakfasts, the police department's K-9 Unit demonstrated some of its best tricks.

# The Politics of Planning

Maintaining Perspectives  
in an Election Year

Featured Speaker:  
Sandon Nixon, The Hartford

Are you concerned about how the election may effect your long-term financial plan?

**When: July 25th**

**Where: Sheraton Tucson  
5151 E Grant, Tucson**

**Time: 6:00 pm – 7:30 pm**



**Seating is limited.**

**Call now to reserve your seat.**

RSVP to Tedd: 520-918-0410

**Bring a Friend—Membership Not Required**

Securities offered through LPL Financial, Member FINRA/ SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Tucson Old Pueblo Credit Union is not a registered broker/dealer nor affiliated with LPL Financial. The Hartford is a separate entity and is not affiliated with TOPCU nor LPL Financial. "The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries. This presentation is not offering or recommending any financial planning services on behalf of The Hartford. This presentation does not represent an endorsement by The Hartford of any particular political party and/or candidate.

## REQUIRED NOTICE: NEW EXPULSION POLICY

Due to a couple of isolated incidents, the TOPCU Board of Directors thought it prudent to enact a policy whereby members who cause the credit union a loss, abuse their membership or display disruptive conduct can have their membership revoked. As a financial cooperative, the Board of Directors serves to represent the best interest of the general membership. This policy allows the Board to put a stop to abuse by members and limit potential losses to the organization. The full text of this updated policy is available at any branch.

COMING SOON:

## The TOPCU Finish Line Mortgage™

- Terms 5–10 years
- Low closing costs
- Fixed rates

*A great option for those currently with a small mortgage who want to pay it off sooner, or for those looking to buy!*

## Earn Dollars for Switching, Referring Other Members

Sprint is offering the following promotions to credit union members in addition to the standard 10% Credit Union Member Discount and waived activation fee\*

### Member Referral Promotion

- CU members on Sprint can refer other CU members to Sprint and each earn a \$50 Visa Prepaid Card
- Limit five referrals; offer valid through July 31, 2012

### Switch To Sprint Promotion

- Members who transfer from another provider earn a \$50 service credit per line
- Offer not valid for iPhone; good through August 31, 2012

For promotional details go to [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Call **877.SAVE.4CU (877.728.3428)**

Let them know you're a credit union member.

Ask to be a part of the NACUC\_ZZM Corporate ID to save

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

**Just for being a member  
you can save:**

- 10% off\* select personal Sprint plans
- 15% off\* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



# Letter from the CEO



Joe Mirachi

Dear Members,

TOPCU's tagline of "Serving Those Who Serve" reflects our long history of service to City of Tucson (COT) employees and their families. From our humble beginnings in 1935, your

credit union has grown to more than \$135 million in assets and serves over 13,000 members.

Throughout the year we continue to support our police force, firefighters, and other COT employees through our community involvement. TOPCU focuses our corporate sponsorships and support on key COT employee groups including the Tucson Police Foundation and the Greater Tucson Fire Foundation. This involvement is just one of the factors that makes TOPCU different from other financial institutions and the more our members support the credit union the more we are able to support the various COT employee groups.

For example during the second quarter, TOPCU was the title sponsor of the Canine Walk for Cops which raised funds for TPD's K-9 unit and we served as the title sponsor for the inaugural Firefighters' Poker Run which raised money to support local firefighter health and wellness programs.

This summer we are excited to introduce a new Platinum VISA Credit Card for our members. The card features non-variable rates and includes options for a lower rate or for a rewards program. This exciting new product will meet member needs for a high-value credit card while also featuring unique COT designs.

During these turbulent times your money remains safe and secure at TOPCU. It's important to remember that your deposits are federally insured for up to \$250,000. The insurance fund that protects our members' deposits, the National Credit Union Share Insurance Fund (NCUSIF), is backed by the full faith and credit of the U.S. government. No credit union member has ever lost money insured by this fund. Like most credit unions, TOPCU sets aside a portion of our own capital to fund the NCUSIF coverage.

TOPCU's mission is to provide financial services that meet the unique needs of those who serve our community. Thank you for placing your trust in us.

Best regards,

Joe Mirachi, CEO

## You're Invited!

### What's New at TOPCU

**Saturday, July 21, 9:00am-1:00pm  
at the Main Branch**

- Check out the newly remodeled branch
- Enjoy complimentary refreshments
- Apply for the new TOPCU VISA card and help raise money for Tucson Police Foundation, Greater Tucson Fire Foundation, Hearts of Gold and Axes in Arms.



CU SERVICE CENTERS.

Visit [www.cuswirl.com](http://www.cuswirl.com)  
to find shared branching  
locations near you!