

TOPCU Topics

1st Quarter 2015



Pay off your holiday debt!

It's a New Year and a great time to take control of your finances.

With TOPCU's 12•12•12 loan:

- Help pay off holiday expenses
- Prepare for life changing events
- Payoff higher interest loans

Start off 2015 financially strong with TOPCU's 12•12•12 loan, stop by or give us a call today to find out how we can help: 520-881-6262 ext 702



Skip A Pay – ANYTIME!

- Now you can skip your eligible loan payment any month of the year!
- Limited to twice per calendar year
- There is a \$30 fee per loan skipped, each time Skip A Pay is used

TOPCU is Making It Easier

Tight on time? Apply online!

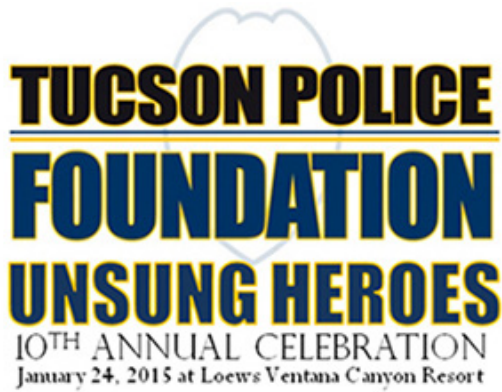
Now that we have upgraded our system, applying for a loan has never been easier! Simply follow these steps and TOPCU will help get the money you need in your pocket.

1. **LOGIN** to your online banking account
2. **CLICK** on the Services tab
3. **SELECT** Loan Application

That's all you need to do!

Don't have access to your account through the online banking system? Call us today to get set up!

TOPCU IN THE COMMUNITY



Unsung Heroes, January 24th Tucson Police Foundation

Loews Ventana Canyon Resort
Support the Tucson Police Foundation and the men and women of the Tucson Police Department.
For more information and tickets, visit:
www.TucsonPoliceFoundation.org

24 Hours in the Old Pueblo

February 13th - 15th

Celebrating 16 years of riding lovely single track in the Sonoran Desert, 24 Hours in the Old Pueblo is one of the largest 24-hour events in the world. TOPCU employees including CEO Vern Babilon will be participating in the event as riders and volunteers.

www.EpicRides.com



Presented by  Tucson Medical Center

Have you had your eye on the perfect bike? TOPCU can help.

TOPCU offers loans for bicycles, and we can help you get on the road on the bike you've always dreamed of.

Call us today for more information:
520-881-6262 ext 702



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.

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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
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Great Prices to Celebrate the Holiday Season.

Thousands of vehicles priced below Kelley Blue Book® suggested retail value.¹

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

Preview our great selection of quality used vehicles at enterprisecarsales.com/TOPCU

Visit us at Enterprise Car Sales
Tucson, 3313 E. Speedway Blvd., 866 855-1721



enterprise car sales
Haggle-free buying. Worry-free ownership.

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TOPCU is reducing our prices on checks!



Whether you're running low on checks or need them for a new checking account, you're paying less for checks. This is another way TOPCU is thanking you for being a member.

For more information, contact a member service representative at 520-881-6262 ext 702 today.

TOPCU Super Saturday Event



TOPCU hosted a Super Saturday event at our East Broadway location on November 15th. There was free food, free face painting, giveaways and lots of fun for the whole family. Several lucky winners walked away with gift cards and one lucky GRAND prize winner received a \$100 TOPCU Visa gift card! Thank you to the following organizations for supporting our Super Saturday event:

- Eegee's
- Chick-Fil-A
- Greater Tucson Fire Foundation
- Enterprise Car Sales

TOPCU will be hosting more Super Saturday events in 2015 – keep an eye out for more information!



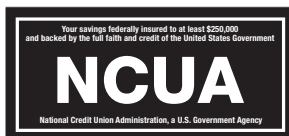
CALL FOR BOARD OF DIRECTOR VOLUNTEERS

TOPCU's Nominating Committee is seeking nominees from our members for the upcoming annual Board election in April 2015. The committee is seeking members with good common sense; experience in accounting, law, finance, marketing, or management; and the willingness to commit the time and effort necessary to meet the demands of the Board position. The Board is made up of seven volunteers whose primary responsibility is to direct the affairs of the credit union and to establish the policies under which the credit union operates. There will be two seats open for election in April 2015. Board Members serve three-year terms.

You Can Help

The deadline for submitting completed TOPCU Volunteer Applications for the Nominating Committee's consideration is January 7, 2015. For more information and for a TOPCU Volunteer Application, please contact Leslie Freed at lfreed@topcu.org or (520) 918-0375.

TOPCU's 2015 Annual Meeting will be held on April 16, 2015 at 5:30 pm.



Visit www.co-opsharedbranch.org to find shared branching locations near you!