





1st Quarter 2016

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Please Save the Date and Join Us for Our Annual Meeting

We will present our 2015 financial performance, and you'll have the opportunity to meet our board members, supervisory committee members, our CEO and other TOPCU employees. All TOPCU members are welcome. Light refreshments will be served. We look forward to seeing you there!

Date: Thursday, April 21, 2016 Time: 5:30 PM Where: TOPCU Main Branch – 2500 E 22nd St RSVP: By Friday, April 15th to Leslie Freed (520) 918-0375 or lfreed@topcu.org

Letter from the CEO



The holidays are behind us and we are looking for-

ward to an exciting 2016. We have hit the ground running, and even riding in some respects. We have had many accomplishments in 2015 including:

- •EMV Chipped Credit Cards
- •Business loans
- •Solar Panel loans
- Bicycle Loans
- •Quicken download capability
- •Enhanced On-Line Banking security
- Mobile Banking

Initiatives that were started in 2015 that will come to fruition in 2016 include:

- •EMV Chipped Debit Cards
- •Easier access to change your own Debit Card PIN number
- •Additional E-Statement availability for On-line banking
- Remote Deposit Capture to improve the Mobile Banking experience
- Electronic document signing

There will also be many behind the scenes improvements in 2016 that will increase the efficiency of workflow as well as increase member data security.

For 2016 we put together the first ever TOPCU 24 Hours in the Old Pueblo mountain bike race team. In support of our new Bicycle Loan program, three TOPCU employees, myself included, have formed a team for the 24 hour race in February. Wish us luck!

TOPCU continues to improve financially. 2015 closed out with 5% loan growth. The first year of positive loan growth since 2007. Membership growth has improved as well. The Youth Account program has helped improve membership growth and is introducing financial literacy to our young members.

I wish for a prosperous 2016 for all TOPCU members, employees and stakeholders.

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G. Vernon Babilon, CEO

TOPCU had a busy year of events for 2015; we are proud to say that we were a part of these events:

- Unsung Hero Event for Tucson Police Foundation
- April Super Saturday Car Sale 22nd Branch
- Shyann Kindness Lobby Day East Broadway Branch
- Reading Mentors for Robison Elementary School
- Poker Run for Greater Tucson Fire Foundation
- Barrio Centro Backpack Night
- Splash Bash 22nd Branch
- Jim Click Summer Sale
- Tri for Acts of Kindness Triathlon
- •9/11 Tower Challenge Event
- •Casino Night for Greater Tucson Fire Foundation
- Fall Harvest Festival
- •Cops and Rodders for Tucson Police Foundation
- •November Super Saturday Car Sale East Broadway Branch
- El Tour de Tucson Aid Station
- Santa Visit at Santa Visit 22nd Branch
- Retiree Breakfast for Tucson Fire Foundation
- •Red Cross Blood Drive 22nd Branch
- The 1st Annual Youth Coloring Contest

2016 is going to be an even more exciting year full of events for TOPCU, so keep an eye out for all of the upcoming events.







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