

TOPCU Topics

3rd Quarter 2015



Skip your payment, and have some summer fun!

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



Quicken

Good News for Quicken® Personal Finance Software Users!

Now you can download your account information directly into Quicken.

Downloading your bank and credit card information directly into Quicken lets you manage your personal and household finances quickly and easily without manually entering each purchase or deposit.

Discover how Quicken Personal Finance Software can help you collect and consolidate financial information directly from TOPCU. Now it's easy to see your finances your way, instantly.

- Save time and money at tax time
- Forecast your cash flow
- Get instant insights into your spending
- Be sure charges, payments and deposits are accurate
- Pay your bills on time
- Create and follow a budget
- Create a plan to reduce your debt
- Save more money

Know Where Your Money is Going and Get Ahead of It with Quicken

Get Started Now!

For more information go to:
www.TOPCU.org or www.quicken.com

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TOP STAR Word of the Quarter: *SUMMER*

UPCOMING EVENTS

 TOPCU presents:



Where: TOPCU Main Branch
2500 E. 22nd Street
(SE corner of 22nd/Tucson Blvd)
Date: Saturday, July 25th
Time: 9am - 1pm

There will be water activities including an inflatable slip n' slide and dunk tank!

For more information, visit:
www.TOPCU.org



**Back to School
Safety & Health Fair**
July 25th
10am - 1pm
Park Place Center Court

There will be several booths providing free school supplies, safety & health information, screenings and demonstrations while supplies last.

Please visit:
www.tucsonpolicefoundation.org/safety-fair
for more information

PAST EVENTS

SUPER SATURDAY APRIL 18TH

TOPCU, in partnership with Enterprise Car Sales and Technicians for Sustainability, hosted our first Super Saturday Car Sale event at the main branch. There were face painters, kid's crafts, free hot dogs, a raffle, solar cooked cookies (by TFS) and much more! Thank you to all who were able to join the celebration and a special thank you to the businesses who supported us: Eegee's, Chik-Fil-A, TFS and Enterprise Car Rental.

Our next Super Saturday will be in November; keep an eye out for details!



Poker Run for Fire Fighter Health and Wellness May 16th

TOPCU was one of the stops at the Tucson Fire Foundation's annual Poker Run. TOPCU proudly supports the Greater Tucson Fire Foundation and Fire Fighters' health and wellness.



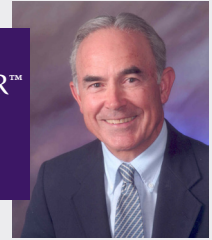
The Internal Revenue Service requires that you start taking required minimum distributions (RMDs) from your IRA by April 1 of the year after you become 70½.

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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Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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Thousands of vehicles priced below Kelley Blue Book® suggested retail value.¹
 And, get .50% off lowest qualifying rate when you purchase from Enterprise and finance with TOPCU.²

Upon used vehicle purchase from Enterprise Car Sales.

May 1 – December 31, 2015



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



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Letter from the CEO

Summer is in full swing and half the year is already behind us. In the first half of 2015 there was a Super Saturday event at the 22nd Street branch. It was complete with a parking lot full of Enterprise autos for sale and financing on the spot. Technicians for Sustainability shared Solar Panel information and baked solar cookies. In addition there were free Sonoran hot dogs, face painting and chances for everyone to spin the prize wheel. The tremendous success of this Super Saturday has us planning future Super Saturdays. It was very popular with our young TOPCU TOPSTAR members as reflected in the 42 face paintings and 175 hot dogs.

Speaking of the younger members, in February TOPSTAR youth accounts were introduced. This recently developed program is already showing positive signs of success. The program is focused on helping younger members become financially savvy and to become the solid future of TOPCU. So far over 120 TOPSTAR youth accounts have been opened since the introduction of this program. TOPSTAR members are encouraged to save by earning TOPSTAR Bucks that they can spend at the TOPSTAR Store. Another perk is the availability of Debit Cards for these younger members, with the permission of their parents if under 18 of course. We encourage you to spread the word. Both current and new members are eligible to be a part of the free TOPSTAR program.

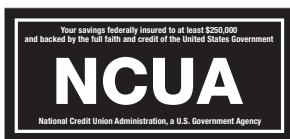
The loan menu continues to grow with the addition of Solar loans. TOPCU has teamed up with Technicians for Sustainability as a lending source for Solar systems they install. TOPCU offers very unique terms and rates for Solar Panel loans that are designed to create a lower loan payment than what is currently being paid to the electric company.

Business lending is now in full swing as another addition to the loan menu. Small business loans, such as loans for investment properties, are now available at attractive rates and terms.

TOPCU employees continue to give their personal time to support community events. So far for 2015, TOPCU employees volunteered at the Police Foundation Unsung Heroes and the Canine for Cops Dog Walk, The Greater Tucson Fire Foundation's Poker Run and the ShyKindness Backpack Night. They have also dedicated time out of their workday to assist elementary school students with reading at the Robison and the Henry Elementary Schools.

The second half of 2015 is shaping up to be equally as busy and exciting. Upcoming additions are Mobile Banking, enhanced on-line lending applications, EMV chip credit cards, Quicken, easier Debit Card PIN selection, additional Super Saturday events, and continued community involvement.

G. Vernon Babilon, CEO



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