



Speedy Apple

MONEY TIP

It's a great time to borrow or refinance. Ask us about it.

Here for all of us.

► Watch for Cash Back checks in the mail - page 2

SUMMER 2010

Ultimate Rewards Checking

Earn extra benefits just for using these convenient services

Now, you can earn additional interest on your TPS Credit Union checking account just for using services that already benefit you. We call it Ultimate Rewards Checking.

Members who meet the requirements each month will receive a **4.0% dividend rate*** on balances up to \$5,000. Each monthly statement cycle is a new opportunity to qualify, so ask about signing up for the services below today. Members not meeting the Ultimate Rewards criteria will earn the regular dividend rate.

The best part is that you don't have to do anything special to receive Ultimate Rewards. If you meet the following four requirements, you will automatically receive the higher dividend for that period.

1) Receive one Direct Deposit

Your payroll, retirement or government issued checks can be electronically transferred and deposited directly into your credit union accounts. It's free, safe, saves time and lets you begin earning dividends on your money sooner.

2) Authorize one automatic payment from your checking account, such as direct payments of utility bills or mortgages (ACH) or Bill Payer 24

Simplify your life with Bill Payer 24, an online service that's safer and more convenient than mailing a traditional check. With Bill Payer 24 you can now pay bills to any payee, send a gift or make a charitable contribution. To enroll, sign on to online banking and click Pay Bill on the menu items located on the left side of the page.

3) Receive Electronic Statements (valid e-mail address is required)

Registered users of e-Branch online banking can choose to receive their statements electronically. You'll be notified by email that your statement is ready to view, days before other members receive their statement in the mail. You don't have to print e-Statements because they remain archived.

4) Make a minimum of 10 debit card purchases

If you haven't already, sign up for a TPS CU debit card and start using it wherever VISA is accepted. Instead of carrying cash, use your debit card to make such routine purchases as fuel, groceries and lunch.

***Rate subject to change. Call or stop in for terms and conditions, or to sign up for required services.**



Save The Date: Grand Reopening

The addition to the Angola office is on schedule to be completed in September. Please pardon any disruptions. Watch for the announcement of a grand reopening on International Credit Union Day, October 21.

Guard Your Card: 10 Simple Steps To Staying Safe

- 1) Sign your cards with permanent ink as soon as you receive them.
- 2) If your card has a PIN, memorize it.
- 3) Skip easily recognizable PINs such as the last four digits of your Social Security Number or phone number.
- 4) Do not write your PIN on your card, or anywhere else.
- 5) Watch the merchant perform your card authorization.
- 6) Do not sign the receipt without checking the transactions.
- 7) Review your account for any suspicious activity using online banking.
- 8) Before traveling, notify the credit union of the location and time frame.
- 9) When using an ATM, shield the screen and keypad with your body to prevent others from seeing your PIN.
- 10) Report card loss to your card issuer immediately. For VISA cards: 800-808-7230. For debit cards: 800-991-4965.

You Can Call Back

If you receive a call from the VISA fraud department and are unsure who you are talking to, you can ask to call the person back. The number for the fraud department is 866-334-1048.

Is Your Address, Phone Number Up To Date?

If mail is returned to the credit union because you moved or are temporarily away, your cards may be blocked temporarily. It is important to tell the credit union about any change of address to avoid interruption of services.

Phone numbers should be kept up to date, too. If the fraud department notices unusual activity on your debit or credit cards, a member of the staff may try to contact you to verify whether it was you making the purchases. Without a good contact number, your card could be temporarily blocked for your protection.

When You're On Vacation

It is also a good idea to inform the credit union when you will be traveling out of state. The staff



will notify VISA that there may be activity on your debit or credit cards at your vacation destination.

If you have any questions about the security of your credit or debit cards, please ask your credit union representative.

Cash Back Checks Are in the Mail

VISA Classic and Gold cardholders should watch their mailboxes for their Cash Back checks. These cardholders will receive up to one percent back on all purchases made since June 2009. TPS CU is awarding \$21,167 in cash to 411 cardholders in the seventh year of the program. Cash Back checks must be cashed within 90 days from the date on the check.

Platinum VISA cards are also available with a low fixed interest rate of 7.99% and they earn Scorecard bonus points for merchandise and travel.

To apply for one of the three VISA card options, visit a TPS CU branch office or apply online at www.tpscuc.com.

Three Elected To Board



The five candidates for the three board openings were: Jose Luna, Albert Flores, Brad Aemisegger, Bob Conley and Rex Palmer.

Two new board members were elected and one board member was re-elected at the annual meeting May 8 at the Toledo Hilton. **Bob Conley**, a former long-time board member, and newcomer **Brad Aemisegger** were elected. **Jose Luna** was re-elected. Board members serve three-year terms.

Officers Named

This year's officers were elected by the board at its organizational meeting in May: Fred Fails was re-elected president; Dave Preslan, vice-president; Jose Luna, treasurer; and Brad Aemisegger, Secretary. Other directors are Nancy Lindsey and Carol Thomas.

Credit Unions Offer Help To Local Victims Of Spring Tornadoes

The tornadoes that struck northwest Ohio have affected many communities, including credit union staff, volunteers and their families. The Northwest Chapter of the Ohio Credit Union League is encouraging credit union members to consider donating to the Greater Toledo Area Chapter of the American Red Cross disaster relief fund to help victims of the recent tragedy.

Contributions can be made at any of Ohio's 275 Shared Branching locations, including TPS CU. Stop by any Shared Branching location and ask to make a deposit into Sun FCU checking account #1010207, located in Maumee.

Credit Union Destroyed By Tornado Is Operating

The offices of Woodco Federal Credit Union, located in Lake High School, was destroyed along with the school during the June 5 tornado. However, within days, it was back to serving its members in temporary space at CanDo Credit Union, three miles away in Walbridge.

The National Credit Union Administration, Ohio Credit Union Foundation, and several credit unions throughout Ohio, including TPS CU, are assisting Woodco FCU as needed.

Discounted Tickets To Summer Fun Are Here

Discounted tickets to your favorite summertime destinations are again available at the credit union.

You can now purchase your discount tickets online through your home banking page. Simply sign on to your home banking site and click on the link for tickets. Or, buy them in person at either TPS CU branch.

Cedar Point

Adult tickets (ages 3 and older, 48" or taller) \$37. Junior/Senior (age 3 & older, under 48" tall/seniors 62 & over) \$18. Kids 2 and under are admitted free.

Soak City

Adult tickets (ages 3 and older, 48" or taller) \$25. Ride & Slide \$70, admits one person into Cedar Point and Soak City on two days.

Dividends Second Quarter 2010

The Board of Directors has declared dividends on the following types of accounts. Rates are per annum:

Account	Rate	APY
Savings	0.25%	0.25%
Organizational	0.25%	0.25%
Checking	0.10%	0.10%
IRA	0.75%	0.75%
Vacation Club	0.15%	0.15%
Holiday Club	0.15%	0.15%

APY = Annual Percentage Yield

Locations, Hours, Services

Angola Branch

3845 Angola Road
Toledo, OH 43615
419-381-2323
Fax: 419-381-2341
Toll-Free 866-381-2323
email: info@tpscu.com

Hours

Mon.-Thurs. Lobby 9 a.m. - 4:30 p.m.
Drive-thru 9 a.m. - 5 p.m.
Friday Lobby 9 a.m. - 5:30 p.m.
Drive-thru 9 a.m. - 6 p.m.
Saturday Closed

(Saturday hours resume September 11)

Elm Street Branch

3384 Elm Street
Toledo, OH 43608
419-726-1539
Fax: 419-726-8444

Hours

Mon.-Thurs. 9 a.m. - 4:30 p.m.
Friday 9 a.m. - 6 p.m.

Shared Branches

Bank nationwide at credit unions displaying the swirl.
Complete list of locations at www.tpscuc.com.



Online Banking, Bill Payer 24, Mobile Text Banking

www.tpscuc.com

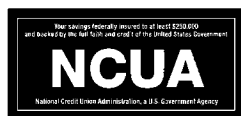
ATM Banking

Use ATM services without paying surcharges at numerous credit union branches. Complete list of credit union locations at allianceone.coop.



Holiday Closings

Independence Day, Monday, July 5
Labor Day, Monday, September 6



Volunteers Needed - Volunteers are needed to assist with Finances 101, an educational outreach program by local credit unions. No experience needed, just a desire to help students be better prepared for their futures. Contact Beth Carpenter, 419-381-2323, ext. 101. Or, learn more and sign up at www.finances101thegame.com.

CU Q&A

Q If I do not opt in, will my ATM and everyday Debit Card transactions be covered by TPS CU debit overdraft protection?

A If you do not opt in, you will not be protected by the service and risk your transactions being declined beginning August 15. You can protect your account more effectively by telling us to add debit overdraft protection to your one-time debit transactions.

Q What about debit card charges that I set up and authorized with a merchant?

A Debit card purchases that are set up to bill automatically (like gym memberships) may continue to be authorized at our discretion even if you choose not to protect your one-time debit card purchases.

Q Why was my debit card transaction declined when I have money in my savings account?

A Debit card transactions are approved or declined based on the balance in your checking account. Savings account balances are no longer included in the spendable balance.

Want To Opt In?

Notices about new federal regulations governing overdraft protection and the opt-in process were mailed to all cardholders in June. If you have questions about the requirement, or want to opt in, please call the credit union.