



## Special Bonus Dividend 2023 Breakdown

The Special Bonus Dividend was deposited into qualifying members' savings accounts on January 2, 2024. Please review your savings account to see the amount of your Special Bonus Dividend.

- **Active Debit Card – \$15.00**  
20 or more transactions in 4th Quarter of 2023
- **Active Direct Deposit – \$10.00**  
4 or more direct deposits in 4th Quarter of 2023
- **E-statement User – \$5.00**
- **Bonus Dividend for Deposit Holders –**  
% of additional interest earned year-to-date
- **Bonus Dividend for Borrowers –**  
% of interest paid year-to-date  
(excluding credit cards)

We have given **\$2.55 MILLION** to members over the past 8 years. It's because of **YOU** that we do well and when the Credit Union is succeeding our members benefit from it!

### Apply for a Home Equity Loan

Use the Equity in your Home for:

- Home Improvement Projects
- Debt Consolidation
- Refinancing
- Large Purchases



Apply online @  
[www.toptierfcu.org](http://www.toptierfcu.org)

### Are You Signed Up for E-statements?

Sign Up for E-statements. Have more convenience, less paper and added account security. Credit Union members who are signed up for E-statements are reimbursed up to **\$12** per month in ATM surcharge fees. Once signed up, members can access their statements through mobile and online banking.



### Fraud Awareness Page

**SCAM**

Check out our **Fraud Awareness Page** under the Services tab at [www.toptierfcu.org](http://www.toptierfcu.org). Our fraud prevention page offers valuable insights, tips and resources to help you recognize and avoid many different types of financial scams. This knowledge can help protect you, your loved ones and your finances.

### Scholarship Opportunity

Applicants are invited to apply for scholarships awarded by Top Tier Federal Credit Union. The Credit Union is accepting applications from January 1, 2024 through March 31, 2024. Five winners will be selected to receive a \$1,000 scholarship. Scholarship recipients will be announced in May.



For complete details on how to apply, go to [www.toptierfcu.org](http://www.toptierfcu.org) and select Scholarships from the Services tab on our website.

### Presidents' Day



The Credit Union will be closed on **February 19, 2024** in observance of Presidents' Day.

