

**2024 Special Bonus Dividend Payouts Arriving in January 2025**



*For the 9th Consecutive Year*

**Our Largest Special Bonus Dividend EVER!**  
**\$400,000 back to our Members**

**\*\*No other local financial institution gives profits back to its customers.\*\***

If you have loans or deposits at another institution, now is the time to bring them to the Credit Union.

We have been recognized as #1 in our peer group in PA for Return to Member.

So if you're not getting a Special Bonus Dividend from your bank,  
switch your relationships to Top Tier Federal Credit Union.

**Christmas Club**

Open a Christmas Club Account today!  
Earn interest on what you deposit into  
your **Christmas Club** throughout the  
year and in October, we'll deposit  
your **Christmas Club** balance into  
your savings account!



**Holiday Skip-a-Pay**



With the Holidays approaching, the  
Credit Union wants to give members  
a chance to have extra cash on hand.  
We are once again offering the  
Holiday **Skip-a-Pay** program!

The program will allow members to  
skip **ONE** loan payment in November, December OR  
January. Members who are eligible will have received  
a letter explaining the process.

*\*Due to federal regulation only certain loans qualify.*

**Holiday Fraud & Scams**

**Keep the season merry and bright.**

**Stay vigilant against holiday fraud and scams!**

Visit [www.toptierfcu.org](http://www.toptierfcu.org) and view our **Fraud  
Information Page** for tips and information on  
how to prevent fraud and protect yourself,  
your loved ones and your finances.



**Holiday Hours**

**Christmas Eve: December 24, 2024—CLOSING at 1:00pm**

**Christmas Day: December 25, 2024—CLOSED**

**New Year's Day: January 1, 2025—CLOSED**



**Apply for a Loan Online**

Did you know it only takes  
**5 minutes to apply for a loan?**  
Apply Online at: [www.toptierfcu.org](http://www.toptierfcu.org)  
and start your application.

- Easy Application Process
- Mobile Friendly
- Fast Turnaround
- 24/7 Access

