COMMUNITY CORNER



We partner with many school divisions, and we're thrilled to share that in May, we received a Certificate of Appreciation from Stafford County Schools! It's always awesome to be recognized for our efforts. We're looking forward to more amazing collaborations in the future.

Scholarship Winners

Congratulations to our scholarship winners! Your hard work and dedication have truly paid off, and we are excited to see all the amazing things you will accomplish in the future.

HARRY C. OVITT, JR. MEMORIAL SCHOLARSHIP RECIPIENT:

Alexandria Alston, Massaponax High School

JESSE MILLER, FREDERICKSBURG (VA) ALUMNI CHAPTER KAPPA ALPHA PSI FRATERNITY, INC SCHOLARSHIP RECIPIENT:

Archie Alston III, Massaponax High School

JOHN J. WALSH MEMORIAL SCHOLARSHIP RECIPIENTS:

Abigail Baldwin, King George High School

Jessica Nester, Syracuse University

Peter Weiss, George Mason University



Topside Cares

Topside Cares has been rocking it this year, making a real impact with our community efforts. We're thrilled to announce that the Central Rappahannock Regional Library was our Quarter 1 recipient. Thanks to everyone's support, we've been able to make a huge difference and keep the good vibes rolling. Let's keep the momentum going and continue to spread the love!

Locations

DAHLGREN/KING GEORGE

Naval Support Activity South Potomac
17442 Dahlgren Road

Plaza Branch
5472 James Madison Parkway

FREDERICKSBURG

Augustine Branch
2004 Augustine Avenue

Massaponax Branch
9622 Patriot Hwy

Mailing Address
P.O. Box 519
Dahlgren, VA 22448

Phone Numbers
(540) 663-2181
Fax (540) 663-5779
Federally Insured by NCUA

EQUAL HOUSING LENDER

Topside Federal Credit Union
P.O. Box 519
Dahlgren, VA 22448

PRSRT STD
U.S. Postage
PAID
CUAdvantage

HOLIDAY CLOSINGS

LABOR DAY
Monday, September 2

COLUMBUS DAY
Monday, October 14

VETERANS DAY
Monday, November 11

CHRISTMAS DAY
Wednesday, December 25

NEW YEAR'S DAY
Wednesday, January 1, 2025



Topside Federal Credit Union

Summer 2024

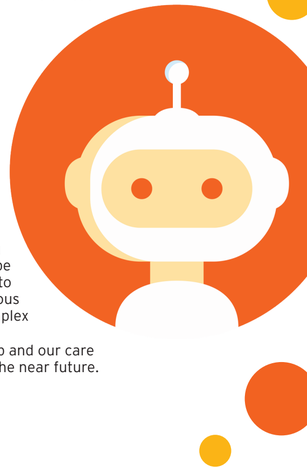
Topside Times

Topper Isn't Smart Yet: The Evolution of Topside's AI Chatbot

In the ever-evolving landscape of artificial intelligence (AI), chatbots have become ubiquitous, serving as virtual assistants in various industries including here at Topside. While Topper, Topside's AI chatbot has amazing potential, there's no denying that it can fall short in terms of intelligence and comprehension. However, rather than dismissing Topper as "dumb," it's essential to recognize that it is still in the growing stage of its existence and requires continual learning to reach its full potential.

One of the glaring limitations of Topper lies in the inability to truly understand the nuances of human language. Topper often struggles with context, misinterprets user queries, and responds with generic or irrelevant answers. We know this sometimes results in a frustrating member experience. So why did we unleash Topper on the membership and what's being done to "smarten" it up?

To enhance Topper's capabilities, a concerted effort to "teach" the AI is imperative. The learning process, by necessity, involves real-world member interactions. These interactions allow the Topside team to refine Topper's responses and adapt to evolving banking jargon and requests. This iterative learning process allows Topper to evolve and become more adept at providing accurate and relevant information. The learning process and adaptability is crucial for improving Topper and allowing Topside to provide 24/7 member service that really helps members.



One last thing to know about Topper and the introduction of AI at Topside our employees will always be the core of what we as your credit union are. The introduction of AI in both member facing and back-office applications is not a threat to anyone's job. In fact, Topside management has been working with every employee individually to assess how their current position could be impacted by automation and AI, and working on plans to help position them to always have a seat at the credit union. AI is freeing employees from the tedious work so they can focus on the impactful work that utilizes their grasp of complex tasks and unleashes their creativity to benefit the membership.
Topper may still be a temperamental teenager sometimes, but with your help and our care and feeding, it will be a superstar source of answers anytime you need it in the near future.



Thank you for being a member.
Bruce A. Six, CEO
Feel free to email Bruce at Bruce.Six@topsidefcu.org

COMMUNITY CORNER



Fraud Seminars

Did you know that we host fraud seminars? This spring, Tiffany Tracey was a major success at our first one! She captivated the audience with her insights and tips, making the event a hit. We're excited to keep bringing you more awesome seminars like this.

Shred Event

Our shred event turned into a splash fest with all the rain, but that didn't dampen our spirits! Folks felt for us and showed amazing generosity, donating $1,725 to the homeless student fund for Spotsylvania County Schools. A huge thank you to everyone who braved the weather and helped us make a big difference. Who knew a rainy day could be so awesome?



Avoid the Fraudsters of the Summer

Scammers don't take a summer break, but you can rest easy when you keep an eye out for these common summertime scams:

FRAUDraising Calls, Texts or Emails:

Be sure to screen communication across all your devices carefully. If you do not recognize a contact, do not accept their calls or click links they provided. Keep a special eye out for "fundraisers" who pressure you to act fast, request payment via prepaid debit cards or gift cards, or request your personal information.





Third-Party Booking Bamboozlers:

Travelers should use caution when booking airfare, lodging, rental cars, or other summer travel through third-party websites. It is recommended to use reputable, direct websites to book whenever possible and to beware of scammers calling to verify personal and/or financial information after a booking – something a legitimate company would never do.

Rogue Rideshares:

Cashless travel is one of the main perks of using a rideshare company. If a person claiming to be an Uber or Lyft driver offers you a ride but requires payment in cash because an "outage" is preventing them from accepting payment via the Uber or Lyft system, it should raise a major red flag.





Too Good To Be True Tickets:

Summer is full of festivals and concerts, many of which often sell out. Scammers take advantage of these popular events by listing (fake) tickets for sale at a discounted price. If a deal looks too good to be true, it probably is!

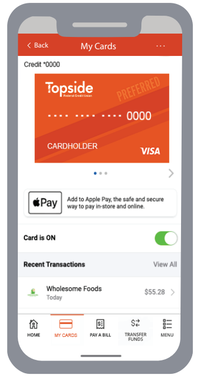


Your card at your fingertips.

Manage your credit and debit cards directly in Online Banking! Whether you prefer our user-friendly app or the convenience of your browser, card management has never been this easy.

Card management has never been easier.

- Turn your card on or off right from your phone.
- Share your travel plans with us through the app so we know your transactins aren't fraudulent.
- Manage and redeem your uChoose© Rewards.
- View everywhere your card's on file or you have recurring payments set up.



Embrace the freedom of mobile banking.

Travel plans? No problem.

With My Cards, you can let us know about your travel plans with a few simple taps, so we know it's you using your cards and not a fraudster.

Card details when you need them.

Need your card number and expiration date, but don't have your wallet? Have no fear, My Cards is here! You can view your card number, security code, and expiration date in your app.

Control your card from anywhere.

Easily turn your card on or off, set up transaction alerts, spending limits, location restrictions and more. Convenient, right?

View & redeem rewards points.

If you have a Debit or Visa Rewards card with us, you're earning points when you use it. Easily manage and redeem your points for rewards, cash back, concert tickets, and more right from My Cards.

Topside
Federal Credit Union

Download our app on your phone's app store today to enjoy convenience from anywhere.

Download on the App Store | GET IT ON Google Play