

The Store Front

TruGrocer
FEDERAL CREDIT UNION

Just for you

Maximize convenience, minimize worry with an ATM/POS/Debit Card

Looking for a hassle-free way to make your everyday shopping purchases? Need complimentary withdrawals from a broad network of ATMs? Hate writing out checks or carrying a roll of cash in your wallet? If so, the TruGrocer ATM/POS/Debit Card is a safe, convenient, flexible choice for you.

The ATM/POS/Debit Card makes it easy for you to pay for groceries, gasoline and other items at the point-of-sale (POS) through the nationwide STAR® and MasterCard® networks. It saves you from having to write checks, handle large amounts of cash or incur surcharges when making purchases.

In addition, the ATM/POS/Debit Card allows you to make cash withdrawals from thousands of ATMs coast to coast. ATMs with the CO-OP® symbol generally will not charge a service fee for this transaction. Just visit www.trugrocer.com to find a CO-OP machine near you. (Please note that operators of some other ATM systems or POS networks may charge you a fee each time you use one of their ATMs.)

Best of all, you can rest assured that your ATM/POS/Debit Card is secure. The card is monitored 24 hours a day by the Falcon Fraud network to help ensure that no unauthorized activity occurs on your account.



If you already have a TruGrocer Share Draft checking account, call your branch office to request your free card. Or contact a branch to sign up for Share Draft and ATM/POS/Debit Card services.

For more information about TruGrocer's ATM/POS/Debit Card, visit www.trugrocer.com.

The Sprint Credit Union Member Discount

Sprint Available to new and existing Sprint customers who are credit union members, the Sprint Credit Union Member Discount program can help you save on your monthly wireless bills. Here are ways you can save:

- 10 percent off select personal Sprint plans*
- 15 percent off select business Sprint plans*
- Waived activation fee on new activations
- Waived upgrade fee

To start saving, call **(877) 728-3428** and tell them you're a credit union member. Ask to be part of the NACUC_ZM Corporate ID to save. You can also enroll at www.LoveMyCreditUnion.org/Sprint or visit your nearest Sprint store.

*Application of discount requires two-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount is not available on secondary line for Family and Business Share plans.

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Signs that your identity may have been stolen

Here's the good news about identity theft: According to a survey by Javelin Strategy & Research, identity theft cases have decreased overall. However, the bad news is that this crime is costing consumers more time and money. And the longer a case is not detected, the more time the thief has to steal your money. Therefore, it is vital to know the early signs that your identity has been compromised:

- **Your credit card gets declined for unknown reasons or mystery charges start appearing on your credit or debit card statements.** If this happened, call the card's issuer immediately.
- **Merchandise you didn't order shows up at your home.** This could mean someone has accessed one of your online shopping accounts, but forgot to change the default shipping address.
- **Your monthly billing statement does not arrive.** This could mean someone has accessed your account and changed the billing address. Know when your statements are scheduled to arrive and call immediately if you don't receive them.
- **Your credit score takes an unexpected dive.** You should check your credit regularly. You can request your free credit report by visiting www.annualcreditreport.com or calling **(877) 322-8228**.

Need a new car? Get in the fast lane to low interest rates

Buying a car is one of the most important investments you will make. Whatever model you choose, your next vehicle should reflect your personal taste and lifestyle. More important, it needs to be safe and reliable transportation for your work, errands and summer vacations.

Turn to TruGrocer FCU for low, member-only interest rates and favorable auto loan terms, including:

- Annual percentage rates as low as 1.95 percent for up to 72 months*
- 90-day period before the first payment is due
- Financing available for up to 100 percent of the purchase price*
- Maximum discounts for completing an easy online loan application

To learn more about TruGrocer's auto loans, contact any TruGrocer branch or visit www.trugrocer.com.

Before applying for an auto loan ...

Check your credit history for incorrect or outdated information. The more accurate your



credit score, the better your loan's interest rate will be. To request a free credit report, visit www.annualcreditreport.com or call (877) 322-8228.

To correct information on your credit report, contact the business that reported the incorrect information. Federal law requires businesses to report consumer complaints and to report mistakes to all three of the major credit-reporting agencies within 30 days. Follow up with certified letters to the business and to the credit-reporting agencies with information about your situation.

*On approved credit. Rates and terms are subject to change without notice. Your individual rate may vary based upon credit quality, terms selected and if applicable, age of vehicle.

TruGrocer VISA® credit card gives you cash back on your summer expenses

From vacation hotel rentals to holiday picnic supplies, the TruGrocer VISA® credit card pays you back for all of your summer purchases. The card's 1 percent ScoreCard cash rewards program puts money in your pocket each October when you receive a rebate for the net value of purchases you made during the past year (excluding cash advances). The more you use your credit card, the more money you will receive as a rebate.

A VISA credit card is also a handy way to track all your expenses and to pay for them at one time. Used responsibly, it also helps you establish a strong credit history.

VISA cards are accepted at more than 14 million locations worldwide; and thousands of financial institutions and ATMs let you receive cash advances on your VISA card. (TruGrocer FCU does not charge a fee for cash advances. However, other financial institutions and ATMs may charge such a fee.)

The TruGrocer VISA credit card offers a 25-day grace period on purchases and no annual fee. For complete details, see the credit card agreement. To apply for the card, you must have a TruGrocer savings account. Then, visit your local branch or go to www.trugrocer.com.

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and Loss Prevention
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Branch Manager
Chalyce Ward, Dallas/Fort Worth
Branch Manager
Laura Sotelo, Los Angeles Branch Manager
Karen Borchert, Senior Financial Accountant

FINANCIAL HIGHLIGHTS

(as of April 30, 2013)

Members	31,225
Assets	\$229,552,268
Loans	\$66,689,193
Shares	\$180,291,907

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www.trugrocer.com