

The Store Front

TruGrocer
FEDERAL CREDIT UNION

Just for you

Major upgrades to TruGrocer's online services and mobile app

Something big is in the works with TruGrocer's mobile app, home banking products and other e-services — they're being updated to help you better manage your finances from home, work or anywhere else you may be.

You will enjoy the ease and convenience of enhanced services such as:

- **Single sign-on** — You will no longer have to remember separate usernames and passwords when using the TruGrocer mobile app and home banking. With the upgrade, you'll have one set of login credentials for access on any device you use.
- **Improved ability to manage password** — You'll never again have to contact a credit union staff member when you forget your password. Instead, you will be able to take care of this common occurrence quickly and easily on your own.
- **Account aggregation** — View balances from your TruGrocer accounts and from all of your other financial institutions in one place.
- **Integrated Bill Payer** — Bill Payer will be integrated directly into the mobile app and home banking, so you won't need a personal computer to use this service. Simply pay your bills from your smartphone, tablet or PC.

Some changes have already taken place. For example, TruGrocer VISA® Credit Card information is now available online at trugrocer.com > *e-Services* > *MyVISA-Online Access*.

Mark your calendars now for the release of our new home banking product and integrated mobile app on October 3rd! We'll provide you with more details about this and other exciting changes in the coming months.

Your new TruGrocer VISA® Credit Card

Extra security helps keep your transactions safe

By now, you should have received your new TruGrocer VISA® Credit Card with a computer chip for enhanced security. In this era of heightened concerns about financial fraud, the new cards should help you feel more secure when making purchases because chip cards are more difficult to counterfeit or copy.

Here are some tips to help you adjust to the change:

1. Your new VISA card has a new card number, so your old card will no longer work and should be destroyed.
2. The new card has a square area on the front containing the computer chip that helps authenticate transactions.
3. Unlike the old "black stripe" cards, your new card generates a unique code for each transaction. This makes it more difficult for criminals to use your information to commit fraud. You may still use the card in machines that only take mag the stripe.
4. To use your card, swipe or insert it into the retailer's terminal and then follow the prompts. In some cases, you still must provide your signature or PIN.

Tip: Your new card comes with the same benefits as your previous card, **including an annual 1 percent rebate on your net purchases** (excluding cash advances).

To apply for a VISA credit card, visit trugrocer.com > *Products* > *VISA Credit Card*.

Save time — and trees — with TruGrocer eStatements

eStatements are the safe, easy, green way to go! With eStatements, you'll never have to wait to receive paper statements by mail; instead, you can view an electronic image of your statement via your CU OnLine account.

You will receive your eStatement at the same frequency as your current mailed statement, and you'll receive an electronic notification (usually near the beginning of each month) to inform you that your eStatement is available. To get eStatements, log onto your CU OnLine account today and select "eStatement signup."



Switch to Sprint wireless and save!

Do you think you're getting a good deal from your current wireless provider? Maybe you haven't heard that TruGrocer members can enjoy substantial savings and great benefits when they switch to Sprint. Through this special offer from Sprint for credit union members, you can enjoy money-saving rewards such as:

- A 10 percent discount on select regularly priced Sprint monthly data services
- Additional savings when you buy online at www.LoveMyCreditUnion.org/Sprint
- Ready Now, Sprint's one-on-one personalized setup for your new service (available at select Sprint stores)
- Valid in conjunction with other credit union and most Sprint National handset offers and other promotions

To sign up, go to www.LoveMyCreditUnion.org/Sprint. Be sure to use Corporate ID **NACUC_ZZM** in order to claim your discount.

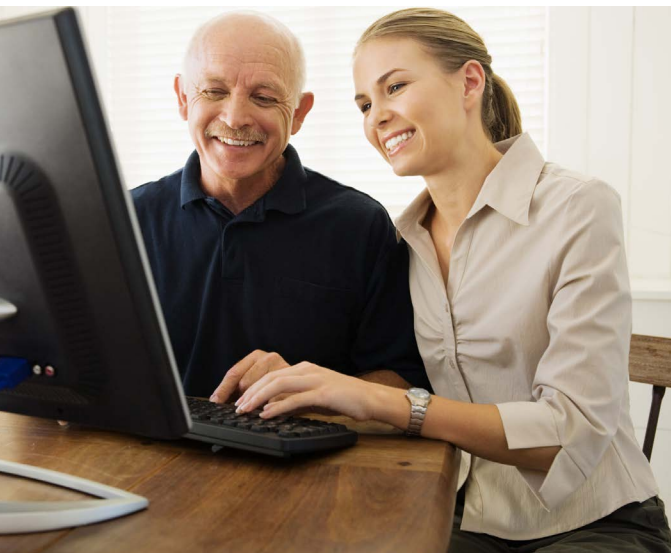
NOTE: To receive the Sprint Credit Union Member Discount, Sprint customers must verify credit union membership through the Love My Credit Union Rewards app or by filling out a verification form.

Beware of scams targeting older adults

Every day, criminals defraud older adults of millions of dollars by stealing their identity and financial information. The problem is not that older adults are easy to fool. Rather, it is that criminals make it hard for even the most cautious person to identify scams.

To help protect assets belonging to an elderly loved one:

- **Watch for signs of neglect or coercion.** Older adults are vulnerable to threats, and abusive caregivers may demand large sums of money in exchange for providing food or care.
- **Be alert to theft.** Because they need more care, elderly people may be more easily victimized by those who come into the home for a legitimate reason but steal or "borrow" property while there.
- **Watch investments.** Sometimes, older adults can be easily persuaded into putting money toward risky (or nonexistent) investments or business ventures.



- **Stay informed.** Organizations such as the National Council on Aging (ncoa.org) and the Financial Fraud Enforcement Task Force (stopfraud.gov) are great resources to learn about scams.

Important: If you think that an unauthorized person has accessed your TruGrocer account, please contact us as quickly as possible.

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant, or financial or tax advisor with regard to your individual situation. Entire publication © TruGrocer Federal Credit Union 2016. All rights reserved.



BRANCHES

P.O. Box 8145
Boise, ID 83707
(208) 385-5200
Fax: (208) 385-5290

3305 Lake Breeze
Orlando, FL 32808
(407) 292-2006
Fax: (407) 292-2520

1327 Brown Trail
Bedford, TX 76022
(817) 285-8292
Metro Line: (817) 268-6710
Fax: (817) 285-7053

341 E. Imperial Highway
Fullerton, CA 92835
(714) 738-4681
Fax: (714) 870-6408

205 Spencer Drive
Wells, ME 04090
(207) 646-4989
Fax: (207) 646-5673

BOARD OF DIRECTORS

Bob Baker, Chairman
Bill Carter, Vice Chairman
Michele Koci, Treasurer
Doug Gibson, Secretary
Mark Lavin, Member
Cynthia Forsch, Member
Doyle Troyer, Member
Pradip Mehta, Member
John McMurdie, Member

MANAGEMENT STAFF

Phyllis Thomason Adkins,
President and Chief Executive Officer
Michael S. Vickery, Senior Vice President
and Chief Operating Officer
Ann Cargile, Loan Servicing Supervisor
Chris Demaray, Director,
Member Services and Human Resources
Leo Francis, Director, Lending,
Branch Operations and Regulatory Compliance
Ken Smith, Director, Technology Development
Karen Dawson, Controller
Casey Boyer, Director, Business Development
and Loss Prevention
Denise Bardwell, Orlando/Wells
Branch Manager
Chalyce Ward, Dallas/Fort Worth
Branch Manager
Laura Sotelo, Los Angeles Branch Manager

FINANCIAL HIGHLIGHTS

(as of April 30, 2016)

Members	30,451
Assets	\$250,819,930
Loans	\$76,079,091
Shares	\$199,864,867

www.trugrocer.com