



the storefront

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TruGrocer
FEDERAL CREDIT UNION
Just for you

Life-changing events that require careful financial planning

Major life events can significantly impact you emotionally — and financially. Here are practical pointers for handling these changes and staying on top of monetary matters:

1. Getting married: Before wedding bells ring, you should vow to discuss money with your spouse. Will you have separate or joint financial accounts? Can you consolidate auto insurance policies? What about health insurance? And most importantly, you should review credit card debt. If one partner has poor credit, it may drag down the other's rating.



2. Having kids: A new bundle of joy can significantly impact your finances. Start planning by setting a budget and getting spending under control. Increase your savings — especially if you or your spouse plans to take time off from work. Think about long-term needs, like life insurance, creating a will and saving for college.

3. Losing a family member: It's hard to focus on finances during difficult times but taking charge of necessary issues can alleviate stress for the family. Contact an attorney to review the will and begin the estate settlement process. Get multiple copies of the death certificate. Gather important documents, such as life insurance policies and Social Security benefit statements.

We can help

TruGrocer offers savings accounts, online services and insurance products to help you stay in control of your finances no matter what you're going through. To learn more, visit www.trugrocer.com.

Dream vacation — or financial nightmare?

Financial thieves are working hard to steal your financial information and money — even when you are on vacation. But you can take precautions to protect your finances while away from home.

Try these tips:

Avoid using public Wi-Fi. Public Wi-Fi makes it easy for thieves to hack into your electronic devices. Get a portable router to set up your own Wi-Fi hotspot.

Password-protect phones and add tracking tools. Not only should you set up a password, but you should create a strong, unique password and change it regularly. Also, enable location tracking and install wiping software so you can track down your phone or destroy the data if it is stolen.

Bring only what you need. Don't bring all of your credit and debit cards; choose instead to carry only a select few, like the **TruGrocer VISA Credit Card**. This convenient and secure credit card is accepted at more than 14 million locations worldwide. Plus, you earn 1 percent annual rebate on purchases (excluding cash advances).

Thinking about getting a new vehicle?

Unlock a great deal at a great rate at TruGrocer

If you've been thinking about purchasing a new vehicle, now is a good time to accelerate your search. Despite recent Federal Reserve interest-rate hikes, auto loan rates are still quite affordable as dealers are looking to move inventory. At TruGrocer, we can help you find your dream car or truck by offering you dream payments, too.

Put yourself in the drivers seat

Making a major purchase can sometimes be a hassle. But not at TruGrocer. We offer the following benefits so you can spend your time enjoying your new set of wheels:

- Loan rates are available as low as 1.75 percent APR.*
- First payment is not due for 90 days.
- Members who apply online will receive maximum discount for usage of credit union services.

Eliminating the roadblocks

TruGrocer can also help you simplify your vehicle buying experience with the **AskAuto® App**. With this free app on your smartphone, you can:

- Compare, rank and save notes on models you like.
- Scan VINs to get average retail cost and EPA mileage estimates on vehicles you might want to buy.
- Learn what loan might work best for you.
- Apply for a loan anytime, anywhere using your smartphone.

To get the app, visit www.trugrocer.com > **Learn** > **eServices** > **AskAuto-Car-Buying-App**.

*On approved credit. Rates and terms are subject to change without notice. Your individual rate or payment may vary based upon credit quality, terms selected and usage of credit union services.

Tap-and-go transactions

Conveniently and safely use your smartphone to make purchases in seconds!

Are you ready to use your smartphone to pay for your purchases directly with your **TruGrocer MasterCard Debit Card**? It's easy, secure and private when you use Apple Pay, Google Pay or Samsung Pay, depending on your smartphone and app preference.

Once you've added your eligible debit card to the pay app, you can go shopping and authorize your payment almost anywhere you can swipe or tap your TruGrocer MasterCard Debit Card. By the end of 2019, 65 percent of U.S. merchants should be accepting contactless payments. You can tell that a merchant accepts contactless



payments if its checkout terminals display a contactless symbol, which resembles a Wi-Fi logo turned on its side.

Contactless debit card payments are secure because each transaction uses a dynamic token instead of your card number. In addition, embedded

technology ensures your device is constantly monitored for signs of malicious attacks or vulnerabilities. Even if your phone is ever compromised, your card information is still safely encrypted within a separate and secure data vault.

It's quick and easy to add your TruGrocer MasterCard Debit Card, so you can start using a contactless payment app right away. Your device's camera will scan in your card information for you to confirm. Secure your account with your fingerprint and a backup PIN, and in just a few minutes you're ready to go shopping!



Don't let fake check scams leave you holding the bag

Counterfeit checks and money orders are a bigger problem than ever, due in part to the growth of online transactions among strangers. Unaware consumers are depositing bad checks, withdrawing the funds and then spending — or sending — the cash before the fraud is discovered.

It's not a new swindle but it's one that's still prevalent: You're selling an item on the Internet. The "con artist buyer" sends you a check for a higher amount than the purchase price and asks you to wire the difference to an overseas or out-of-state account.

By depositing the check and withdrawing money, you are taking responsibility for the funds that have been spent or sent before the check is found to be worthless. And

often the withdrawal cannot be cancelled or reversed, especially with wire transfers, in which funds are transferred out of the account immediately.

Here are tips to avoid a check scam:

- Never wire money to strangers.
- If you're selling something, don't accept a check for more than the selling price.
- If the buyer insists you wire back funds, end the transaction immediately.
- Ask to be paid with a money order or a cashier's check — these are more difficult to forge than personal checks.

At TruGrocer, we're here to help. If you do accept a large check from a stranger, it's always best to discuss the situation with your trusted TruGrocer branch manager before making the deposit.

BRANCHES

Call Center Toll Free: 1-855-320-6460
Electronic Teller 24HR Phone Banking:
1-800-392-3328

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

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

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

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

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

3335 E. Overland Road
Meridian, ID 83646
(208) 385-5200
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Glendale, AZ 85308
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FINANCIAL HIGHLIGHTS

(as of April 30, 2019)

Members 28,314
Assets \$263,840,252
Loans \$93,049,335
Shares \$211,948,713

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www.trugrocer.com