



the storefront

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TruGrocer
FEDERAL CREDIT UNION
Just for you

Rest assured: Your money is safe and sound with TruGrocer

Recent news stories of a handful of financial institutions folding have caused many of us to wonder if our money is safe. For TruGrocer members, the answer is a resounding yes!

Since 1965, TruGrocer FCU has been committed to sound fiscal management and protecting our members and their hard-earned money. In fact, your share savings are protected up to \$500,000 — the highest level of combined federal/private savings insurance available. **All of this coverage is automatic — and at no cost to you!**

Financial peace of mind

Your share savings are automatically protected up to \$250,000 through the National Credit Union Administration, an agency of the federal government. In addition, you receive an additional \$250,000 of savings protection from the Excess Share Insurance Corporation. ESI is a subsidiary of ASI, the nation's largest private deposit insurer, insuring only credit unions meeting strict underwriting requirements and high standards of performance.

Additional protection

Because IRAs are insured separately, you are protected up to \$500,000 for your IRA. In fact, one member may have up to \$1.5 million in share savings protection through their individual share account, their joint share accounts and their IRA. This highest level of insurance protection at TruGrocer means you can avoid maintaining savings accounts at multiple institutions.

Share the security

This additional level of protection is one of the many benefits of being a TruGrocer member. Now, your family can also enjoy these advantages.

Membership is available to employees who work regularly in the grocery and supermarket industry, retirees of the grocery and supermarket industry, and that employee's or retiree's immediate family members. This includes spouses, grandparents, grandchildren, parents, siblings and children. To sign up, visit www.trugrocer.com/Join/Eligibility.aspx and click on "Join Now," or scan this QR code.



How to get (and boost) your credit score

It pays to keep track of your credit score. This number helps determine if you're eligible for a loan, the loan amount, the interest rate and qualified promotions. Simply put, if you have a high score, you can score a better deal.

So how is this figure calculated? It's based on your financial history. For example, paying your bills on time can better your number. Having high outstanding credit balances, on the other hand, can count against you.

Get your score for free

We have partnered with Credit Score and More to provide you with this very powerful financial tool. As a TruGrocer member, you can access your credit score anytime, anywhere. And best of all, it's completely free. You can even get a personalized credit report and see available loan rates based on your score.

Simply login to your TruGrocer CU Online account and look for the credit score widget. If you're not happy with your number, don't worry. You can build a strong credit score regardless of your age or income.

Improving your score

Good habits are the key to improving your credit score. Here are some steps you can take:

- **Set up automatic payments:** Paying bills on time is critical.
- **Keep balances low:** Don't get close to your credit limit.
- **Pay your bills in full:** If you do carry credit card balances, pay them down as quickly as possible.
- **Only apply for what you need:** Applying for a lot of credit can be a sign of financial struggles.

For more information and advice, visit www.trugrocer.com/Features/Other-Services/Financial-Education.aspx or scan this QR code.

TruGrocer is committed to your financial wellbeing and wants you to have all the assistance you need to ensure a bright, prosperous future.



Misplace Your debit card?

Protect yourself with Card Controls

Oh no. You can't find your debit card.

Perhaps you left it at the restaurant. Maybe your teenager "borrowed" it. Or worst case scenario ... it fell into the wrong hands. If you have a TruGrocer debit card, you can simply turn it off for a while instead of canceling it. Then, when you find it, you can turn it back on.

You're in control

Card Controls puts you in charge of when your card is active for new purchases. You can decline transactions simply by turning off your card. You can also set up text alerts and email notifications based on your needs.

Log on to *CU OnLine* > *Additional Services* > *Card Controls* or use the TruGrocer Mobile App and select "Card Controls" from the main menu to manage and add these protections to your debit card.

And if it turns out you can't find your card, you can easily cancel it and request a new one by calling your local branch (after hours: call **888-241-2510**). Remember to memorize your PIN and never keep it with your card.

Protect yourself from online shopping scams

Thanks to the convenience of the Internet, most of us use online shopping for everything from booking travel to buying basic necessities. In fact, the number of digital shoppers have increased 40 percent in the past five years. However, this growth has also attracted scammers so it's important to be vigilant to protect your money.

Beware these financial scams

Fake websites and apps — Scammers often create fake websites that appear remarkably similar to sites of popular retailers. They also create fake apps that contain malware that when downloaded to your personal device can steal your financial information or lock your device. Be careful of sites that ask for permission to your contacts, text messages, stored passwords and credit card information. Also, poor grammar and misspelled words are red flags that these sites/apps are not legitimate.

Email links — Avoid clicking on links in unsolicited emails or emails from unfamiliar sources. They may include malware that could steal your information. You should also be suspicious of any email with attachments advertising rebates, coupons, payment forms or any offer that seems too good to be true.

Making payments on unsecured sites — Before paying for a purchase, make sure the website has "https" at the beginning of the URL with a lock symbol. Also, be aware of pop-up windows that appear while you are on a website asking for your credit card information to receive coupons or to win free items.

Using public Wi-Fi to shop online — While these wireless connections may be convenient while you are away from home, these sites may not be secure and could expose your personal and financial information to scammers.

Before shopping online, know your rights by visiting consumer.ftc.gov/consumer-alerts/2021/06/shopping-online-know-your-retailer-your-rights or scan this QR code.



BRANCHES

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

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1800 Pembroke Drive, Ste. 334 Orlando, FL 32810 (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 83642 (208) 385-5200 Fax: (208) 888-3756
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Financial Highlights

(as of March 31, 2023)

Members: 22,515
Assets: \$323,218,691
Loans: \$163,845,236
Shares: \$268,132,612

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