



the storefront

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TruGrocer
FEDERAL CREDIT UNION
Just for you

A new year, a newly focused you! Make a resolution to get your finances in order

Many of us start the New Year with the best intentions of being more careful with our money — only to fall back into old habits by springtime. Is 2022 the year you finally take action to put your financial affairs in order? Your chances of success will be better if you:

- 1. Manage your expectations.** Creating a personal budget will help you understand your situation and develop a plan to improve it. Start by itemizing your income and expenses over a specific period of time (i.e., monthly). As you determine your amount of expendable income, you can begin allotting precise amounts toward your goals. Be as detailed as possible, check your progress periodically and update your goals to reflect changes in your situation.
- 2. Beware of wasteful habits.** Indulging in a luxury item or service is fine — until you cross the fine line between treating yourself occasionally and wasting your money with frequent splurges. If you're a "splurge spender," start paying closer attention. Carefully record the transaction details every time money leaves your pocket. As you see how much you spend and what you spend it on, you can begin to identify and control money-wasting habits.
- 3. Check out our *Money Management* tool.** TruGrocer offers a wealth of free and low-cost services to help you achieve your financial goals. One of the best is *Money Management*, a suite of free tools that can help you track spending, prioritize debt and monitor all of your financial information in one place. *Money Management* is available through CU OnLine and Mobile Banking. Get started, by visiting www.trugrocer.com or scanning this QR code.

Try these other TruGrocer services too:

- **Mobile Banking** lets you handle many common financial tasks on the go.
- **CU OnLine** puts your TruGrocer accounts at your fingertips 24 hours a day.
- **Bill Pay** lets you pay your bills quickly and easily.

To learn how we can help reach and stay on a responsible financial track, visit www.trugrocer.com.



Yes, your family members and coworkers can join TruGrocer!

Did you know TruGrocer FCU membership is not limited to people actively working in the grocery industry? Besides current grocery employees, membership is available to retirees of the grocery and supermarket industry, as well as to the immediate family members of employees and retirees. That includes the person's spouse, grandparents, parents, children, grandchildren and siblings.*

To become a member, the applicant must open a Regular Share Account with a minimum of \$5. (We try to make it as easy and convenient as possible to start saving!)

What sets TruGrocer apart?

Unlike some other types of financial institutions, TruGrocer maintains a focus on providing "innovative, meaningful and value-added financial services to our members that demonstrate the Credit Union's commitment to service, member education, diversity, employees, credit union principles and business practices that ensure financial strength."

Did you know? One of the many benefits of a credit union membership is that member share savings are protected

up to \$500,000 — the highest level of combined federal/private share savings insurance available.

So, if you have eligible coworkers or family members, help us spread the word about TruGrocer. Encourage them to visit www.trugrocer.com/Join/Eligibility.aspx, where they can learn more and complete a membership application. Or simply have them scan the QR code accompanying this article to get started.

*You must be a U.S. citizen and a U.S. resident to join TruGrocer.



It's never too early to start saving for college

You won't be surprised to hear that college education costs are increasing. In fact, the College Board reports that, in 2021-22, the average cost of full-time tuition and fees at a public, four-year, in-state school was more than \$10,700. Plus, average costs at out-of-state and private institutions can be significantly higher.

A **College Saver Share Certificate** from TruGrocer can give your family a head start on saving for higher-education expenses. Available to TruGrocer members younger than age 18 years, these certificates:

- Earn 2 percent more than the current five-year Small Saver Share Certificate rate;
- Have a five-year, non-renewable term;
- Have a \$500 minimum and a \$10,000 maximum;
- May be purchased one (1) per year.

To learn more about TruGrocer's College Saver Share Certificate, visit www.trugrocer.com/Save/College-Saver.aspx or scan this QR code.



New features make Mobile Banking even more convenient

It's free, it's easy to use and now it's loaded with many new features. It's TruGrocer's Mobile Banking app, which gives you access to your own personal TruGrocer branch on your phone.

With the app, you can:

- Deposit checks
- Pay bills
- Check account balances
- View transaction history
- Schedule money transfers
- Use P2P Popmoney
- Find the nearest ATM
- Track your FICO score
- And much more!

To make the member experience as easy as possible, you use the same username and password for the app that you use for your CU OnLine account. The app is available for Android, iPhone and iPad devices. To get started, download the app on Google Play or the Apple App Store. To watch a video tutorial about the app or to learn more, scan this QR code.



Get your financial paperwork in order for tax time

Tax season 2021 is approaching and getting your paperwork together now may save you a headache later. These tips can help:

- **Dedicate a space.** Rather than letting documents pile up around the house, put them in their own file folder as you receive them.
- **Divide and conquer.** If you file multiple tax returns (for example, personal taxes plus taxes for a business or an elderly relative), keep each set in its own folder.
- **Get personal.** Use previous years' tax returns to create a personalized spreadsheet of tax documents you typically need each year. Be sure to update it as needs change.
- **Go paperless.** Scan receipts and other documents into a folder on your computer. This can reduce paper clutter and make items easier to organize.

Remember: Staying organized can help ensure that your tax returns are accurate and that you receive the best refund — or lowest bill — possible.

This article is not a replacement for personal financial tax advice. Please always consult a tax professional.

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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

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

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Bedford, TX 76022
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Financial Highlights

(as of October 31, 2021)

Members..... 23,879
Assets..... \$348,032,514
Loans..... \$141,518,600
Shares..... \$294,585,647

www.trugrocer.com

Instagram — @TruGrocerfcu

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TruGrocer Federal Credit Union