



TruGrocer FCU helps lock out fraud with Falcon Fraud® 24/7 debit card protection

Your TruGrocer ATM/POS/Debit Card is a fast, easy way to get cash and make purchases almost anywhere. Now, it's even safer to use because TruGrocer FCU now provides **Falcon Fraud®** security free with your card.

How does it work?

- Falcon Fraud monitors every transaction for unusual activity.
- When high-risk activity occurs, Falcon Fraud will contact you by telephone to verify those transactions.
- If you cannot be reached, Falcon Fraud will leave a message including a toll-free number to return the call, and place a temporary block on your card to prevent fraudulent transactions.

What you need to know:

- If you receive a message from a Falcon Fraud specialist, please return the call as soon as possible. Falcon Fraud specialists are available 24/7. The toll-free number is **(800) 437-9392**.
- When receiving or returning a call, you will be asked to verify your identity. **Please note, the representative will never ask for your card number, expiration date or security code.**

Planning a trip?

Notify your local TruGrocer branch office before you leave so we can verify your out-of-town transactions. If your card is blocked while traveling in the United States,

Other debit card safety tips

1. When you sign for a purchase, check to see that the amount is correct. Never sign a blank sales slip.
2. Make sure the merchant returns your card.
3. Memorize your PIN number. Do not write it on your card and never give your PIN number to anyone.
4. Check your monthly statements for accuracy.
5. Report lost or stolen cards immediately.

call Falcon Fraud at **(800) 437-9392**.

Outside the United States, call collect at **(727) 227-2447**.

The ATM/POS/Debit Card is a free feature of the Share Draft (checking) account. To request your card, contact your nearest TruGrocer branch location.



The TruGrocer VISA® credit card — A cash management tool that earns 1% cash back!

A VISA® credit card from TruGrocer FCU gives you purchasing power and convenience at your fingertips! Plus, your credit card can be an important cash management tool that offers these unique advantages:

- **Earns cash back** — Each October, you receive a 1 percent rebate for the net purchases you made during the past one year (excluding cash advances). The more you purchase each year, the more cash you put back in your pocket!
- **Tracks expenses** — When you use your credit card to pay monthly expenses, your bill acts as an itemized list of all your spending. To avoid interest charges, pay your balance in full every month.
- **Builds a strong credit history** — By having a credit card and using it responsibly, you may help boost your credit score. A high score shows lenders that you pay your bills on time and keep balances low.

With a TruGrocer VISA credit card, enjoy a 25-day grace period on purchases and no annual fee. (See the credit card agreement for details.) If you have a savings account at TruGrocer, you can apply for our VISA card. Applications are available at your local branch or online at www.trugrocer.com.

See what's new at TruGrocer

MEMBERS® Auto and Homeowners Insurance Program

You already trust TruGrocer FCU for financial services. Now you can also trust us for your auto and homeowners insurance needs. TruGrocer is proud to offer the MEMBERS® Auto and Homeowners Insurance Program, the property and casualty coverage solution preferred by credit unions and their members.

In addition to affordable rates, this insurance program gives you access to convenient eServices to pay your bill, make policy changes and even report a claim. For more information or to obtain a free, no-obligations quote, click on the "Member's Financial Network" link at the bottom of www.trugrocer.com.

The MEMBERS® Auto & Homeowners Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. To the extent permitted by law, applicants are individually underwritten, not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle will be obtained on all drivers listed on your policy where state regulations allow. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.

Talk and save with Sprint's Credit Union Member Discount

The Sprint's Credit Union Member Discount program is a great way to save on your monthly wireless bills. Available to new and existing Sprint customers who are credit union members, this program offers **10-percent off* select Sprint personal plans and 15 percent off* select business plans.** In addition, Sprint will waive any activation and upgrade fees.*

To start saving now, call **877-SAVE-4CU (877-728-3428)** and tell them you're a TruGrocer credit union member. Ask to be a part of the NACUC_ZZM Corporate ID program. You can also enroll online at www.LoveMyCreditUnion.org/Sprint or visit your nearest Sprint store.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount is not available on secondary lines for Family and Business Share plans.

Cybersecurity on the go

Summer vacations should be relaxing. However, getting too relaxed about online security can leave you vulnerable to identity theft, which cost victims an average of \$630 and over 33 hours to resolve, according to Javelin Strategy & Research.



Taking security precautions when you travel may save you that money and aggravation:

- Don't fall for "too-good-to-be-true" travel deals. Trust reputable, well-known online booking sites and research "good deals" carefully.
- Use a credit card for purchases (such as the VISA® credit card from TruGrocer FCU) to limit losses due to theft or fraud.
- Avoid using public Wi-Fi access. It usually isn't secure.
- Don't announce your travel plans on Facebook or other social media sites. Thieves find easy targets for home burglaries on these sites.

With the growing number of portable electronic devices in use, travelers today face a number of new and potentially dangerous cyber threats. While you relax on vacation, stay on guard against online security threats.

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 2012. 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

BOARD OF DIRECTORS

Bob Baker, Chairman
Bill Carter, Vice Chairman
Mike Shalz, Treasurer
Doug Gibson, Secretary
Cynthia Forsch, Member
Doyle Troyer, Member
Pradip Mehta, Member
Kevan Fenderson, Member
Michele Koci, Member

MANAGEMENT STAFF

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

FINANCIAL HIGHLIGHTS

(as of April 30, 2012)

Members	30,899
Assets	\$228,274,818
Loans	\$69,453,699
Shares	\$180,426,115



www.trugrocer.com