

The Store Front

TruGrocer
FEDERAL CREDIT UNION

Just for you

Protection too good to be Tru?

You trust TruGrocer to provide your family with financial services. Did you know that our members are also eligible for another opportunity to protect your financial future? That's right: You can purchase a variety of insurances offered exclusively to credit unions by TruStage™ Insurance Program.

TruStage is one of the nation's leading providers of insurance for credit union members. Check out the types of coverage available to you:

- **Automobile** — We make it easy to switch your policy and save money, even if you currently have automobile coverage with another insurer.
- **Property** — Whether you own a cottage, rent a condo or are king or queen of your own castle, your TruGrocer membership may qualify you for meaningful discounts.
- **Whole Life** — Choose from a range of coverage amounts with exclusive members-only rates.
- **Accidental Death and Dismemberment** — Your acceptance is guaranteed, without having to answer questions about your health status.

Trusted by millions of Americans

Founded more than 80 years ago, TruStage provides insurance protection for some 16 million credit union members from coast to coast. In addition to low rates that will fit virtually any budget, TruStage also offers convenient e-service access and fast claims service 24 hours a day, seven days a week.

To learn more and to request a free, no-obligation quote, visit trugrocer.com > **Insurance**.

The TruStage™ 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.

Looking for additional funding for home-improvement projects?

You work hard to make your home safe, comfortable and beautiful. Now, let your home work for you with a **TruGrocer Home Equity Line of Credit (HELOC)**. This is a simple way to afford big-ticket items, like tackling home improvement projects, refinancing high-interest debt or taking a dream vacation.

With a TruGrocer HELOC, you may be able to borrow as much as 85 percent* of your home's appraised value minus your outstanding first mortgage. Note: Interest paid on a HELOC may be tax deductible; talk with your tax advisor. To apply, go to trugrocer.com or call us at **(208) 385-5200**.

*Restrictions may apply

Apple Pay: The easy way to pay with your TruGrocer ATM/POS/Debit Card

Paying for your everyday purchases has never been easier! You can now enroll your TruGrocer ATM/POS/Debit Card in Apple Pay, if you have an Apple Pay-ready device, such as an iPhone® 6 or 6 Plus. Apple Pay is a secure, simple way to pay for your transactions with participating merchants.

Enrolling your card is a snap

To start using Apple Pay today:

1. Add the TruGrocer ATM/POS/Debit Card to the Wallet application on your mobile device.
2. Call the toll-free number that will appear on your device's screen.
3. When you speak with a member services representative, provide your member number and be prepared to answer a few questions about your account.

Your card will then be activated for Apple Pay, so you may use it wherever Apple Pay is accepted. You don't need to swipe your card or enter payment/contact information to make purchases. Just pay with a single touch of your finger using Touch ID.

TruGrocer offers this service at no cost to members. However, please check with your mobile carrier about messaging charges or other rates that may apply based on your plan.

To learn more, visit trugrocer.com or call your local TruGrocer branch office.



Say 'Yes' to the TruGrocer VISA® credit card

Looking for a credit card that offers NO annual fee, NO balance transfer fee and NO over limit (i.e. "nuisance") fees? NO sweat! The TruGrocer VISA® credit card offers all of these benefits and much more, plus it earns 1 percent cash back. And all you need in order to apply is a TruGrocer Share Account.

Just a few reasons to choose a VISA® credit card from TruGrocer FCU:

- **Convenience:** Your VISA card is accepted at 14 million locations in the United States and worldwide. Just like the ads say, VISA is everywhere you want to be!
- **Easy access to cash:** Use your VISA card for cash advances at thousands of ATMs and financial institutions anywhere in the world. (Note: TruGrocer does not charge a fee for cash advances, but other institutions/ATMs may.)
- **Cost savings:** Compared to other cards, the TruGrocer VISA fixed annual percentage rate is highly competitive. For even more savings, there's a 25-day grace period on purchases and no annual fee ever.
- **Cash back:** Once a year, in October, you will receive a rebate equal to 1 percent of your net purchases over the past year (excluding cash advances). The more purchases you make, the more cash you get back!



For complete details, see the VISA credit card agreement. Apply for your TruGrocer VISA card online at www.trugrocer.com > **Products** > **Visa Credit Card**. Or, visit your local TruGrocer branch location.

IMPORTANT SECURITY INFORMATION

TruGrocer is scheduled to issue EMV VISA Credit Cards in April 2016. EMV cards contain "smart chips" that provide an additional level of enhanced security to protect cardholders from counterfeiting or cloning.

It's not too late to make your 2015 IRA contributions

You have until April 15, 2016 to make contributions to or open an Individual Retirement Account (IRA) for the 2015 tax year. An IRA can be a valuable tool for building retirement assets because it allows you to benefit from tax deferral.

There are two types of IRAs — traditional and Roth — and your contribution can be split between them. For 2015 and 2016, however, your *total* IRA contributions may not exceed:

- \$5,500 (if younger than 50) or \$6,500 (if age 50 or older)

OR

- Your taxable annual compensation, if this is less than the limits listed above

The maximum deductible contribution may be reduced depending on your modified adjusted gross income. Consult your tax and legal professionals to learn more.

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Branch Manager
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Branch Manager
Laura Sotelo, Los Angeles Branch Manager
Karen Borchert, Senior Financial Accountant

FINANCIAL HIGHLIGHTS

(as of October 31, 2015)

Members	30,141
Assets	\$243,121,515
Loans	\$76,720,132
Shares	\$192,405,205

TruGrocer OnLine
www.trugrocer.com