

The Store Front



Just for you

Mission accomplished! Enjoy our improved online services and app

Like much of the world, TruGrocer FCU members rely on their mobile devices to work, shop, socialize, get organized, conduct research, stay in touch and be entertained. With the recent major improvements to TruGrocer's core processing systems, our members can now perform more of their everyday financial tasks on the go.

If you haven't tried them yet, please check out these new and improved online and mobile tools:

- **Mobile App has Bill Pay** — In addition to accessing Bill Pay through CU OnLine, you can now pay your bills using your smartphone. CU OnLine and the TruGrocer App work together so you can simply schedule your bills whenever and wherever you go.
- **Quick Balance** — TruGrocer's new mobile app makes it easy to verify debit card transactions and more. With the Quick Balance tool, you can view your account balances and the amounts of the five most recent transactions. To use Quick Balance, download the TruGrocer Mobile App and turn on the feature by selecting **More > Settings**. Then from the app login screen, just swipe down to view your account information.
- **VISA® Credit Card information** — Did you know that you can access information about your VISA Credit Card simply by logging into CU OnLine? From the Main Menu, select **Additional Services** and follow the links to view your credit cards online and track activity. It's simple and secure.
- **Text message banking** — After logging into CU OnLine, visit the **Additional Services** section to learn more about using the text message banking service. With this easy-to-use tool, you can instantly check your balance, transfer funds, view your transaction history and more.



With these changes, TruGrocer significantly improved the performance and efficiency of our online and mobile services.

And we're not done yet!

We're constantly looking for ways to better serve you today and tomorrow. So, watch for future enhancements to our online and mobile services.

From all of us at TruGrocer, thank you for your cooperation, patience and loyalty during the recent improvements.

Annual Shareholders Meeting TruGrocer Federal Credit Union

Date: Thursday, March 16, 2017

Time: 5:30 p.m.

Location: Wyndham Garden Hotel, 3300 Vista Avenue, Boise, Idaho.

Lost or stolen card? Here's what to do

Thanks to debit cards and credit cards, making purchases in a store, shopping online and withdrawing funds from your account has never been easier. Unfortunately, these cards can also be lost or stolen easily, too.

If your **TruGrocer MasterCard ATM/POS/Debit Card** is lost or stolen, call your local TruGrocer branch immediately. Or for after-hours help, call **(888) 241-2510**. A representative will be able to cancel the debit card and order a new one for you.

Tip: For safety's sake, memorize your debit card PIN. If you have your PIN written down, do not keep the note with your card, as this will give the finder or thief all the information needed to access your account funds.

If your **TruGrocer VISA® Credit Card** is lost or stolen, call your local TruGrocer branch immediately during regular business hours. After hours and on weekends, call **(855) 609-3629** to report the loss.

TruGrocer is on top of your financial information security

National retailers, Hollywood celebrities and even U.S. presidential campaigns have been the targets of recent online hacks — important reminders that thieves are always trying to access sensitive financial information. As a TruGrocer FCU member, you can rest easy in knowing that your credit union uses advanced security measures to protect your financial information. Among the security measures we have in place, TruGrocer:

- Restricts the availability of nonpublic information about our members to those employees who need access in order to provide products or services.
- Trains all of our employees in the importance of maintaining confidentiality and member privacy.
- Maintains physical, electronic and procedural safeguards that comply with

federal regulations and leading industry practices to safeguard our members' nonpublic personal information.

As a TruGrocer member, you can help by:

- Monitoring your TruGrocer accounts online and promptly report any inaccurate or suspicious activity.
- Keeping firewalls and other security systems up-to-date.
- Choosing complex passwords to log into sites containing private financial information or records, and change your login credentials regularly.
- Never reply to an email or phone call in which you are asked for your account information. **Remember:** TruGrocer will never contact you by phone or email to request your credit union account number, password, PIN or other personal identification information.

How to talk with your child about money

No matter how old your children are, it's probably not too early for you to start talking about money. After all, learning to manage money wisely is a lifelong process.

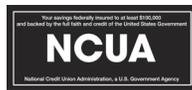
Use these tips to get the conversation going:

- 1. Start with the ABCs.** For young children, keep lessons simple; for example, point out the cost of items in the grocery store. As your child grows up, explore more complex ideas, such as savings and credit.
- 2. Be practical.** Use situations from everyday life to explain money matters. Paying bills, receiving a paycheck or donating to charity are opportunities to talk about the ways people handle their money.
- 3. Give your child an allowance.** Having a small weekly allowance will help your child apply the lessons you teach. Explain the options of spending, saving and sharing the money your child receives.
- 4. Get savvy.** Children today are constantly bombarded with marketing messages. You can help your child learn the difference between the things we want and the things we truly need.

Did you know that your child can become a member of TruGrocer? With as little as \$5, your child can open a **Share (savings) Account**. For details, visit trugrocer.com and click on **Googolplex** to find the exciting resources available to help engage and educate younger members.



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FINANCIAL HIGHLIGHTS

(as of October 31, 2016)

Members	29,272
Assets	\$250,383,435
Loans	\$79,328,420
Shares	\$199,608,167

OnLine
www.trugrocer.com