



Just for you

TruGrocer's ATM/POS/Debit Card is protected by Falcon Fraud 24/7

Your TruGrocer ATM/POS/Debit Card is a fast, easy way to get cash and make purchases almost anywhere. And as a free security feature, Falcon Fraud makes your card even safer to use.

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 **(888) 241-2440**.

- 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, call Falcon Fraud at **(888) 241-2440**. Outside the United States, call collect at **(909) 941-1034**.

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



IMPORTANT SECURITY INFORMATION

Beginning early fall 2017, TruGrocer is scheduled to issue new ATM/POS/Debit Cards that contain "smart chip" technology. This will provide an enhanced level of security to protect cardholders from counterfeiting and cloning.

Make TruGrocer — the first stop on the road to your next vehicle

Are you in the market for a new car, truck or RV? If so, make TruGrocer your first stop. We offer car, truck and RV loans with low rates, convenient payment plans and flexible terms sure to fit your budget.

Why choose TruGrocer?

- We offer rates as low as 1.40 percent APR (24-month loan) and terms up to 84 months.*
- Financing is available for up to 100 percent of the purchase price, so you don't have to make a hefty down payment.
- Your first payment is not due for 90 days after you finalize the purchase.
- Members who apply online will receive our maximum discount for usage of credit union services.

AskAuto® app can help you car shop!

TruGrocer not only helps you afford your dream vehicle, but also assists you in finding it! The AskAuto app can help you cut through the auto-shopping clutter by helping you to research



models, compare and rank your options and then apply for a TruGrocer loan right from your phone. To get the free AskAuto app, go to www.trugrocer.com > Features > eServices > AskAuto Car Buying App.

**On approved credit. Rates and terms are subject to change without notice. Your individual rate or payment may vary based upon credit quality, terms selected and usage of Credit Union services.*

Stop financial paperwork from overwhelming you

Even in this digital age, it seems we have as much paperwork as ever. The good news is that you may be keeping more physical files than necessary. Here's a quick guide about what to keep and what to toss:

KEEP

- Tax returns and associated paperwork for at least three years. Shred outdated information, but keep W-2 forms and information about your contributions to retirement accounts.
- Monthly and quarterly investment account statements until your year-end statements arrive.
- Financial paperwork related to your home or other real estate until a few years after you sell the property.

TOSS

- Retail and ATM receipts after you confirm that the transaction has been reported properly. However, keep

receipts for items that cost a lot of money, that you may return or that have a warranty.

- Utility bills as soon as the next bill arrives and you confirm that your payment was processed correctly.

TruGrocer can help

Your credit union can help you stay on top of your finances and avoid paperwork with our online and mobile tools like **CU OnLine** home banking, **eStatements**, **Bill Pay** and our **Mobile App** which enables you to access your accounts and pay bills with your smartphone. **COMING SOON — TruGrocer will offer new money management tools to help track spending and create family budgeting reports.**

To learn more, contact your nearest TruGrocer branch or visit www.trugrocer.com.

Safe and sound with TruGrocer

Why go through the hassle of maintaining savings accounts at multiple institutions when you can get the best protection from your credit union?

As a TruGrocer member, your shares (savings) are automatically protected up to \$500,000 — the highest level of combined federal and private share insurance available. Your account is insured for at least \$250,000 by the National Credit Union Administration (NCUA); and up to \$250,000 in additional

protection is provided per member through the Excess Share Insurance Corporation (ESI).

And because Individual Retirement Accounts (IRAs) are insured separately, they are protected up to \$500,000 as well (\$250,000 by NCUA and \$250,000 through ESI). 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.

With Sprint, benefits keep adding up!

Ask any TruGrocer member who switched to Sprint, and they will tell you about all the great benefits and savings opportunities they receive. But now, it gets even better with even more rewards!

As a credit union member, you can get a \$100 cash reward for every new line when you switch to Sprint. Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit

Union Member Cash Rewards. Plus, you get a \$50 loyalty cash reward every year for every line.

To earn the rewards, you must be a Sprint customer and mention you're a credit union member. Then, register at LoveMyCreditUnion.org/SprintRewards or in the *Love My Credit Union Reward* app. Allow up to six to eight weeks to see cash rewards deposited into your account.

BRANCHES

Call Center Toll Free: 1-855-320-6460
Electronic Teller 24HR Phone Banking:
1-800-392-3328
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
Fax: (817) 285-7053

341 E. Imperial Highway
Fullerton, CA 92835
(714) 738-4681
Fax: (714) 870-6408

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

BOARD OF DIRECTORS

Bob Baker, Chairman
Bill Carter, Vice Chairman
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Doug Gibson, Secretary
Cynthia Forsch, Member
Peggy Jones, Member
Mark Lavin, Member
John McMurdie, Member
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Chalyce Ward,
Dallas/Fort Worth Branch Manager
Laura Sotelo, Los Angeles Branch Manager
Gail Machos, Meridian Branch Manager
Claire Urquhart, Wells Branch Coordinator

FINANCIAL HIGHLIGHTS

(as of April 30, 2017)

Members	29,189
Assets	\$258,417,768
Loans	\$80,128,104
Shares	\$208,114,503

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CU OnLine
www.trugrocer.com