



the storefront

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TruGrocer
FEDERAL CREDIT UNION
Just for you

Helpful tips to protect your identity

Safeguarding your financial information is of the utmost importance to TruGrocer

The Equifax data breach that occurred from May to July 2017 exposed personal and financial information of an estimated 143 million Americans. It was a particularly large data breach, but it was only one of many that have occurred in recent years.

Indeed, the frequency and severity of breaches seem to be increasing, making it all the more important for consumers to act on recommendations that will complement the efforts of financial institutions, law enforcement officials, and federal and state agencies to keep sensitive data safe.

Protect your TruGrocer information

TruGrocer is committed to ensuring the security of our members' information. You can help by taking these simple, effective steps:

Review your online accounts and monthly statements regularly.

Look carefully for any suspicious account activity, and report your concerns to TruGrocer.

Sign up for TruGrocer account alerts.

Our members can receive alerts about purchases or activities that exceed a predetermined threshold for accounts, including debit cards. To sign up:

1. Log onto CU OnLine
2. Select "Additional Services" at the top of the screen
3. Select "Text Banking & Alerts"
4. Set up the alerts you wish to receive

Also, members can receive alerts about activity on TruGrocer Visa Credit Cards. To sign up:

1. Log onto CU OnLine
2. Select "Additional Services" at the top of the screen



3. Select "Credit Card"
4. Once you are in the credit card system, select "Services" at the top of the screen
5. Then select "Email Alerts"
6. Set up the alerts you wish to receive

Protect your other financial information

The number one way to be proactive in protecting your information is to check your credit report regularly at www.annualcreditreport.com. You are entitled to review your credit information once per year at no cost to you from each of the three primary credit reporting agencies: Equifax, Experian and TransUnion. You can review your information more often by contacting the individual agencies directly and paying a fee. Contact information for these agencies is listed below:

Equifax

P.O. Box 740241
Atlanta, GA 30374
800.685.1111
www.equifax.com

Experian

P.O. Box 4500
Allen, TX 75013
888.397.3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
800.888.4213
www.transunion.com

If you find errors or suspicious information on your credit report, contact the reporting agency right away.

You should also consider putting a freeze on your credit reports. This will make it difficult for thieves to open fraudulent accounts with your information — and placing a freeze on your reports will not affect your credit score. To request a freeze, contact the individual credit reporting agencies. You will be asked for information such as your name, address, date of birth and Social Security number. In addition, you may be required to pay a fee of about \$5 to \$10.

It's an unfortunate fact of life that thieves are able to exploit financial data in order to harm consumers. You can minimize the risks and threats by taking a few minutes to follow these common sense steps that will help protect you and foil the bad guys.

Thank you for your understanding

TruGrocer asks for our members' patience as we enhance our security systems to properly identify you when you call the Credit Union. When we ask questions that only you could possibly answer, we are able to help keep your accounts safe.

Free, secure, convenient: Mobile Banking & Deposit is like having your own TruGrocer branch!

Can't seem to find enough hours in the day? Avoid hassle and save time with TruGrocer's FREE Mobile Banking & Deposit.

With this secure and convenient service, you can handle many common transactions without having to step inside a TruGrocer branch. You'll love being able to use your smartphone or other mobile device to quickly:

- Deposit checks to your accounts
- Pay bills, including credit cards
- Check available account balances and view your transaction history
- Transfer money between your TruGrocer accounts
- Schedule transfers to happen now or in the future
- Access eStatements for an electronic copy of your membership account
- Receive daily alert notifications
- Find a surcharge-free ATM or Shared Branch location near you
- ... And much more!



Mobile Banking & Deposit is simple to use, too. Just enter the same username and password that you use when you go to CU OnLine. We often add new features and services to the TruGrocer Mobile App. And best of all, Mobile Banking & Deposit services are always FREE to use and available at your fingertips anytime you need them — 24 hours a day, seven days a week.

The app is available for Android, iPhone and iPad. Get it on Google Play or download it at the Apple App Store.

Look to TruGrocer for peace-of-mind insurance

At TruGrocer, we believe in helping our members make wise decisions about planning for their financial future. And for many of our members, insurance coverage is an important part of the decision-making process.

That's why we offer an opportunity for you to sign up for peace-of-mind insurance available exclusively through TruStage™ Insurance Program, a leading provider of insurance services to credit union members nationwide.

TruStage offers a range of insurance coverage policies at low rates to fit nearly any budget. Available coverage

for TruGrocer members includes:

- Automobile
- Property
- Life insurance
- Accidental death and dismemberment

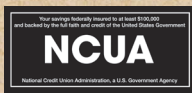


TruStage also offers 24-hour access to claims service, fast claims processing and convenient e-service access to pay your bill, update your policy and even report a claim.

For more details and to request a free, no-obligation quote, visit www.trugrocer.com and click the "Learn" button on the home page.

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.

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 2018. All rights reserved.



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

3335 E. Overland Road
Meridian, ID 83646
(208) 385-5200
Fax: (208) 888-3756

BOARD OF DIRECTORS

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Peggy Jones, Member
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John McMurdie, Member
Pradip Mehta, Member

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Bryan Foreman, Loan Manager
Ann Cargile, Loan Servicing Supervisor
Leo Francis, Regulatory Compliance Officer
Denise Bardwell, Branch Manager
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 October 31, 2017)

Members	29,277
Assets	\$262,189,719
Loans	\$81,395,824
Shares	\$211,543,520

www.trugrocer.com