



the storefront

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TruGrocer
FEDERAL CREDIT UNION
Just for you

Be alert to avoid ATM 'skimmer' scams

TruGrocer is proud that our members have access to nearly 30,000 surcharge-free ATMs across the United States. Along with your TruGrocer ATM/POS/Debit Card, these ATMs make it easy to deposit checks, withdraw cash and more.

Unfortunately, ATMs are also popular with scammers, who can use them to "skim" information during transactions and access members' accounts. Skimmers can be difficult to identify, but a little vigilance can help you protect yourself from becoming a victim.

Use your eyes. Because it fits over an existing card reader, a skimmer device may look a little "off." For example, the card reader may be a different color than you've seen on the ATM previously, or it may overlap the arrows indicating where to insert your card.

Use your fingers. Unlike a firm and solidly built ATM, a skimmer may feel wiggly. If the device feels uncharacteristically loose when you start to insert your card, it may be a skimmer device.

Use your hands. Scam artists can also place a camera near the ATM keypad to capture numbers as you enter them. To frustrate these criminal efforts, use one hand to cover the other as you punch in data.

If you suspect a skimmer is in use on an ATM:

- Do not complete your transaction.
- Do report your concerns to TruGrocer immediately!

Shared Branch and ATM Locator

To find the closest surcharge-free ATM or Shared Branch, visit www.trugrocer.com. At the bottom left of our homepage, enter your zip code and click "Go."

Annual Shareholders Meeting

TruGrocer Federal Credit Union

Date: Thursday, March 21, 2019

Time: 5:30 p.m.

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

Remember: TruGrocer provides Falcon Fraud protection as an extra layer of security for our members. This system monitors TruGrocer debit cards for suspicious activity. If your TruGrocer ATM/POS/Debit Card is lost or stolen, call your local branch immediately. (After hours, call **1-888-241-2510**.)



Resolved to get your finances in order for 2019? TruGrocer can help

This year, let TruGrocer help set you up for long-term success! Your first steps toward financial security can be as simple as 1-2-3:

1. Create a personal budget. Your budget should be a realistic picture of your current financial situation and specific goals. Instead of stating, "I want to save more money," determine exactly how much you'll set aside each month. Then, make a concrete plan for saving.

2. Track your spending. Do you have a pocketful of shopping receipts but no clear idea where the money went? Do you often whip out your credit

card to "put off" paying for purchases? Do you make spontaneous purchases frequently? Understanding your spending habits is crucial to taking control of your financial future.

3. Contact TruGrocer. Many of our no- and low-cost services can help you achieve your financial goals, including:

- **Money Management** — This suite of free tools can help you track spending, prioritize debt and monitor all of your financial information in one place. Get started at www.trugrocer.com > **Learn**.
- **Mobile Banking** — Available as Android, iPhone and iPad apps,

Mobile Banking lets you handle many common financial tasks on the go.

- **CU OnLine** — This convenient, no-cost service puts up-to-date information about your TruGrocer accounts at your fingertips 24 hours a day, seven days a week.
- **Bill Pay** — With this convenient, free tool, you can pay your one-time and recurring bills with just a few keystrokes.

To learn more about all the ways we can help you get on — and stay on — a responsible financial track, visit www.trugrocer.com.

Don't take a chance with your financial information!

Use these tips to ensure websites are safe and secure

Shopping and paying bills are all increasingly popular online activities. As use of these types of web-based services has grown, however, so has the sophistication of criminals who want to steal your financial account information, credit card numbers and other sensitive personal data.

TruGrocer recommends these tips to help ensure the websites you visit are safe, secure and legitimate:

- Check the site's URL for an extra "s." Most URLs start with "http://"; a URL that starts with "https://" means extra precautions are in place to protect your information.
- Look for a padlock icon in the address bar or elsewhere in the browser window. This is an additional assurance that the site is secure.

- Look for the color green and company's name in the browser window's address bar. These features can help you identify trustworthy sites that use secure connections.

TruGrocer is committed to protecting your financial assets and information. If you suspect fraudulent activity in your TruGrocer accounts, contact our Call Center toll free at **1-855-320-6460**.



Financial milestones before you retire

Retirement is supposed to be a phase of life dedicated to traveling, spending time with your grandchildren and doing other things you enjoy. Without proper preparation, however, retirement can turn from a relaxing time into a financially stressful time.

Whatever your age and means, here are a few money-related milestones that can help you have the retirement you want:

1. Build your retirement income.

During retirement, you should have an income equal to at least 80 percent of your income when you were employed. Not all of it needs to come from your savings and investments; some may come from Social Security, a pension or other benefits.

2. Establish an emergency fund.

You may need a fund that lets you pay unexpected costs without dipping into your retirement accounts. A rule of thumb is to have an emergency fund with easily accessible cash to cover three to six months of your living expenses.

3. Retire your mortgage. While a mortgage is not a bad kind of debt, it is still debt that may put a strain on your carefully made financial arrangements. Those monthly payments may not be so simple to manage once you have a limited income.

3. Reduce credit card balances to zero.

Credit card debt is hard to eliminate even when you are working; paying it off after retirement is even trickier. It may help to consolidate all of your current credit debt under one card, such as the TruGrocer VISA® credit card, which offers 1 percent cash back benefits. To learn more, visit www.trugrocer.com and select "Access" and then "VISA Credit Card."

TruGrocer offers Traditional IRAs, Roth IRAs, health savings accounts and other services that can help you plan for the retirement of your dreams. For more information, visit your local TruGrocer branch office.

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

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

3305 Lake Breeze
Orlando, FL 32808
(407) 292-2006
Fax: (407) 292-2520

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

1327 Brown Trail
Bedford, TX 76022
(817) 285-8292
Fax: (817) 285-7053

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

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Glendale, AZ 85308
(602) 978-9408
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FINANCIAL HIGHLIGHTS

(as of October 31, 2018)

Members 28,343
Assets \$262,668,864
Loans \$90,221,827
Shares \$211,244,214

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www.trugrocer.com