



## Card Controls puts you in charge of your TruGrocer Debit Card

You reach into your wallet to get your debit card but it's not there. Where could you have left it? Did you forget it at the restaurant or gas station?

No worries. As a TruGrocer ATM/POS/Debit cardholder, you can temporarily deactivate your card while you track it down. And, rest assured, no one can make fraudulent charges to your account during this time.

TruGrocer's **Card Controls** allows you to stop transactions simply by turning off your card. This saves you the hassle of having to cancel a misplaced card only to find it later. You also can set up text alerts, email notifications and selective declines based on your needs.

You have two easy options to access **Card Controls**:

1. Log on to CU OnLine> Additional Services> **Card Controls**
2. Log on to the TruGrocer Mobile App and select **Card Controls** from the main menu to manage and add these protections to your debit card

### Convenience starts with an ATM/POS/Debit Card

This is just one of the many conveniences of having a TruGrocer ATM/POS/Debit Card. With your debit card, it's easy to make purchases without cash or checks. Plus, you can withdraw money at thousands of ATMs nationwide. You also have peace of mind knowing your account is protected with Falcon Fraud, a high-tech security feature that monitors purchase activity for suspicious transactions.

To obtain a free ATM/POS/Debit Card, you first need to open a Share Draft (checking) account. If you already have an account, call your TruGrocer branch office to request a card.

## Annual Shareholders Meeting TruGrocer Federal Credit Union

**Date:** Thursday, March 19, 2020  
**Time:** 5:30 p.m.  
**Location:** The Riverside Hotel  
2900 W. Chinden Blvd., Boise, ID  
Event Center Entrance



## Discover the fastest, most secure way to get your tax refund

Are you expecting to get money back from Uncle Sam? Many Americans are. In fact, the average tax refund for 2018 filings was more than \$3,000. If you're anticipating an influx of cash, these tips will help you get your refund as quickly as possible — and protect your money from scammers.

This may seem obvious but the first pointer is to file as early as you can. When it comes to processing returns, the IRS typically honors the "first in, first out" philosophy.

Forgo paper forms by filing electronically so you won't be at the mercy of the United States Postal Service. Electronic filing is faster and more accurate than paper. Plus, if you file online, you can generally expect

your refund within 21 days. Visit [www.irs.gov](http://www.irs.gov) and click on the "File" tab to learn about free e-filing options.

Next, speed up your refund by having it electronically deposited into your TruGrocer account through the IRS's free Direct Deposit Program. Not only is this much faster than receiving a check, it's also more secure. Refund checks sent through the mail can be lost or stolen.

### What to do with your refund

Once you receive your refund, you need to decide what to do with it. This is a perfect opportunity to contribute to your emergency preparedness fund or reduce high-interest debt.

The IRS allows you to divide your federal tax refund among up to three financial accounts. By splitting your refund, you have a convenient option for managing your money. You can send some of your refund to your Share Draft (checking) account for immediate use and set some aside in your Shares (savings) account or Share Certificate to save for a rainy day. Another smart strategy is to contribute to your TruGrocer IRA for your retirement.

Your tax refund can help you reach your future financial goals. If you'd like to get started by opening a new account, contact your local TruGrocer branch office or visit [www.trugrocer.com](http://www.trugrocer.com).

# Safeguard your family with TruStage™ insurance from TruGrocer

You trust TruGrocer to provide you and your family with quality products and services to meet your financial needs. Why not also allow us to help protect what matters most to you with a variety of insurances offered through the TruStage Insurance Program?

TruStage is the coverage solution preferred by credit unions and their members. Available insurance include:

- Auto
- Property (both home and rental)

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.

- Whole and Term Life
- Accidental Death and Dismemberment

As a TruGrocer member, you may be eligible for members-only rates and meaningful discounts. And as a member of the TruStage family, you have 24-hours-a-day access to convenient e-service to pay your bill, make policy changes and even report a claim.

To learn more and to request a free, no-obligation quote, visit [trugrocer.com](http://trugrocer.com) and click on the “Learn” button.

## 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

4961 W. Bell Road, Ste. B6  
Glendale, AZ 85308  
(602) 978-9408  
FAX: (602) 978-9014

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Heston Charlton, Phoenix Branch Manager

## Financial Highlights

(as of October 31, 2019)

Members . . . . . 26,383  
Assets . . . . . \$269,235,092  
Loans . . . . . \$99,443,802  
Shares . . . . . \$216,710,593

## Use FREE eStatements to avoid paper statement fees.

## Don't get hooked: Avoid spear phishing scams

You've probably heard of phishing. It's when a fraudulent email is sent to a large number of people in the hopes that a few individuals will respond.

Spear fishing is much more exact. It targets individuals using specially crafted emails that appear to be from a trusted sender. The goal is to gain unauthorized access to your computer and tricking you into volunteering financial information or sending money.

These cons are hard to identify because the emails appear to be legitimate. They regularly reference specific information about you, such as your name, occupation or other personal details. Oftentimes the attacker uses social media sites, like Facebook and LinkedIn, to collect this type of information.

Here are tips to outsmart crafty scam artists:

- **Check the sender's email address:** The email address may look similar to the trusted source but is, in fact, slightly different.
- **Beware of unusual urgency:** Typically, the sender is asking you to change your password or verify your account information immediately because of a serious, pressing issue.
- **Look for odd language:** It's a warning sign if the message includes awkward terminology not commonly used by the legitimate sender.

Most importantly, don't click on any links or download any files if you receive a suspicious message. Call the individual or company supposedly sending the email to verify the communication is legitimate.

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[www.trugrocer.com](http://www.trugrocer.com)