



the storefront

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Ready to make a major purchase? A TruGrocer loan can help you move forward with confidence

After getting through a long year of COVID-related restrictions, Americans are increasingly optimistic about our post-pandemic future. The Consumer Confidence Index® rose significantly in both March and April, indicating that people see a more rosy future ahead for employment, income and even summer vacation plans.

If you are ready to move forward with purchasing an automobile, making improvements to your home or funding other large purchases, TruGrocer is here to help. Our members can apply for a variety of loans with competitive interest rates and terms, including:

- **Auto and RV loans** — Buy a new or used car, RV or other vehicle. At TruGrocer, our auto loan interest rates are as low as 1.75 percent APR* for a 24-month term, and the first payment is not due until 90 days after you buy the vehicle.
- **Personal loans** — Pay off high-interest debt, launch a side business or take the vacation of a lifetime with a TruGrocer personal loan. The first payment is not due for 90 days, and interest rates start at 5.95% APR* with a six-month term.
- **Home equity line of credit (HELOC)** — A HELOC allows you to borrow money by using your home equity as collateral. Unlike a traditional home equity loan, however, a HELOC lets you borrow money as you need it. So, this is a great option if you don't need to borrow a lump sum or are unsure of exactly how much money you will need.

The best way to apply

To apply for a TruGrocer loan, scan this QR code, select the type of loan you want and follow the application steps. To learn more about the variety of loans we offer, visit www.trugrocer.com and click on the "Borrow" icon.

**Annual Percentage Rate (APR) received is based on the credit quality and current usage of credit union services of the borrower. Members who apply online will receive our maximum discount for usage of credit union services.*



Get a 'do everything' card for your 'do everything' life

From picking up the groceries to filling up the car, paying the bills to ordering hard-to-find supplies online — you're used to doing it all. Shouldn't you have a card that does it all, too? A TruGrocer **ATM/POS/Debit Card** or **VISA® Credit Card** is the perfect solution. Both provide maximum ease, convenience and security for your Internet and in-store purchases.

You can use our ATM/POS/Debit Card anywhere MasterCard Debit is accepted, as well as make cash withdrawals at thousands of ATMs nationwide. Your purchases and withdrawals will be deducted automatically from your TruGrocer Share Draft account.

The card is protected by Falcon Fraud against potentially unauthorized transactions. It is also enabled with Card Controls that allow you to temporarily deactivate your card and set up text alerts and email notifications.

Our VISA Credit Card is accepted at more than 14 million locations worldwide. Simply insert or swipe your card at checkout, sign the receipt and you're on your way. You will receive a monthly statement that you can pay off all at once or through monthly installments.

The VISA Credit Card offers a fixed 16.9 percent APR, a 25-day grace period on purchases and no annual fee. Plus, you will get 1 percent credit back annually on net purchases (excluding cash advances).

Ready for your card?

- To get a TruGrocer ATM/POS/Debit Card, contact your local TruGrocer branch location or Call Center.
- To apply for a VISA Credit Card, scan this QR code and select "VISA Credit Card" or contact your local TruGrocer branch.



Protect your family and assets with TruStage insurance

As we have all learned during the past year, life can change in an instant. That's why protecting your loved ones and your assets is more important than ever. Comprehensive, affordable insurance can do exactly that — and is available to TruGrocer members through the TruStage™ Insurance Program.

Founded on the principle that insurance doesn't have to be a hassle, TruStage is dedicated to offering protection that helps ensure a secure financial future for members and their families. TruStage offers insurance for:

- **Auto**, including discounts for claims-free driving.
- **Home**, with additional savings possible when you bundle home and auto coverage.
- **Life**, including term life, whole life and guaranteed acceptance whole life.
- **Accidental death and dismemberment**, with benefits that increase the longer you maintain coverage.

Millions of credit union members trust TruStage for their insurance coverage, with benefits such as online Bill Pay and 24-hour claims service. TruStage is underwritten by CMFG Life Insurance Company, which has been in business for more than 80 years.

To learn more and request a free quote, scan this QR code or visit www.trugrocer.com.



Protect yourself with strong passwords

Most of us have a love-hate relationship with our online passwords. Their complexity makes them difficult to remember, but — more importantly — it makes them strong protectors of our sensitive information and data. Here are some tips for developing passwords that will help keep you safe from hackers:

- Make the password as many characters as allowed.
- Use a mix of uppercase and lowercase letters, plus numbers and special characters.
- Avoid using the same password across different sites and programs.
- Never use generic passwords, such as the word “password” or a sequence of numbers (“1234567”) or letters (“abcdefg”).
- Do not use your name, address, birthday or phone number as a password.
- Never share your password with another person or business, including TruGrocer.

What is your FICO score?

Whether you apply for an auto loan, mortgage or new credit card, your FICO score may influence the outcome. Why? Because a FICO score is the most common type of credit score lenders use to determine whether an applicant is a good credit risk. Knowing your FICO score will help you better understand your financial situation.

FICO scores are based on your credit reports at the three major credit reporting agencies: Equifax, Experian and TransUnion. You can help ensure that your FICO score is accurate by requesting a free copy of your credit report at www.annualcreditreport.com.

As a TruGrocer member with a Share Draft account, you can see your FICO score anytime you access CU OnLine home banking or our mobile app. You can also learn more about FICO scores by scanning this QR code.



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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
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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
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1327 Brown Trail Bedford, TX 76022 (817) 285-8292 Fax: (817) 285-7053	3335 E. Overland Road Meridian, ID 83642 (208) 385-5200 Fax: (208) 888-3756
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Financial Highlights

(as of April 30, 2021)

Members.....	25,149
Assets.....	\$363,513,023
Loans.....	\$114,437,749
Shares.....	\$310,352,866

www.trugrocer.com