



the storefront

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Thinking about getting a new vehicle?

Unlock a great deal at a great rate at TruGrocer

If you've been thinking about purchasing a new vehicle or RV to enjoy the open road this summer, now is an exceptional time to accelerate your search. Despite recent Federal Reserve interest-rate hikes, auto and RV loan rates remain competitive. Dealers are eager to move inventory as the new 2023 models start rolling out.

Eliminating the roadblocks

Making a major purchase can be a hassle. But not at TruGrocer. We've streamlined our services to get you on the road faster. Plus, we offer low rates, convenient payment plans and flexible terms sure to fit your budget.

Here are some of the benefits of getting an auto or RV loan from TruGrocer:

- First payment is not due for 90 days after you finalize the purchase.
- Rates are available for as low as 2.49 percent APR (24-month term) and terms up to 84 months.*
- Financing is available up to 100 percent of the purchase price, so you may not have to make a hefty down payment.
- Apply online and receive a discount on your rate.

What are you waiting for?

Applying for a loan at TruGrocer is easy and there is no charge. Just visit www.TruGrocer.com and click on **"Borrow"** and then click on **"Apply for a Loan,"** or scan this QR code.

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



TruGrocer can help you "save" with a variety of Share Accounts

In wake of the global pandemic and the disruption it caused, it has become more vital for everyone to have some types of "rainy days" savings account. At TruGrocer, our goal is to help you build your savings with a Share (savings) Account to match your particular savings goals and financial situation. Here are some of the different accounts we offer:

Regular Share Accounts are available to help you manage your budget and save for that rainy day. Every TruGrocer member has a Share 1 with a \$5 minimum balance.

Vacation Club & Christmas Accounts are designed to help you save for that special vacation and gift giving season. TruGrocer will automatically withdraw the funds in the Vacation Club Account on the last business day in April, and will automatically withdraw the funds in the Christmas Club Account on the last business day in October. You may withdraw from your club account up to three times per year.

Money Market Share Account (MMSA) has a \$2,500 minimum balance requirement with a variable rate. Dividends are compounded daily and paid to the account monthly using the daily balance method, which applies a daily periodic rate to the balance in the account each day.

Premier Money Market Share Account is similar to the MMSA above except that it requires a \$50,000 minimum balance requirement. It also includes a "sweep account" feature to automatically transfer funds to a TruGrocer Share Draft (Checking) Account to cover incoming checks (up to the \$50,000 minimum balance).

To learn more about these accounts — as well as see current savings rates and annual percentage yields — visit www.trugrocer.com/Save/Shares.aspx or scan this QR code.



Just in case ...

Be prepared financially for the unexpected

It's not the most pleasant topic to ponder — but it is an important one. It's the fact that we all need to be prepared in case the unexpected occurs and we suddenly die or become disabled.

Taking a few steps now can make a difficult time much less stressful for the loved ones who will manage your financial affairs when you are no longer able to do so. Here are some steps that can help you take the first steps toward protecting your family and your assets, just in case:

- **Make sure your will, advance directives, other legal documents and insurance policies are up to date.** If needed, update beneficiaries, bestowals or other information as soon as possible.
- **Talk with your loved ones about your wishes in regard to the handling of your assets** when you are no longer in control.
- **Maintain a list of your financial accounts and personal documents**, and provide copies to people who may need the information later. This will ensure that your heirs do not overlook and lose any of your hard-earned assets.
- **Consider consolidating accounts.** The fewer accounts your heirs have to handle, the less confusing and time-consuming will be the task of managing or settling your affairs.
- **Build a “rainy day” fund.** A TruGrocer Share Account is the perfect tool to use for setting aside money, whether through regular contributions or automated account transfers, for emergency situations. (Read about our different Share Accounts on the other side of this newsletter.)

TruGrocer FCU has the experts, products and solutions to help you get your financial matters in order. Visit www.trugrocer.com or scan this QR code to learn more.



Don't fall victim to gift card scams

Who doesn't love receiving a gift card? Whether for a birthday, holiday or other celebration, gift cards are convenient, flexible and popular. Be warned, however: Gift cards are similar to cash, so they are attractive tools for con artists whose criminal schemes are difficult to trace. How can you protect yourself from gift card fraud?

Know the signs of a scam

Scammers try to get people to buy gift cards as a way to claim a prize, pay a bill or satisfy a debt. For example, you may be told that your electricity will be shut off, there is a problem with your Social Security benefits, or you owe money to the IRS. Usually, the issue is described as “urgent” and needing immediate action to avoid serious consequences.

You're told that the fastest solution is to buy a gift card and then provide the card number and PIN to the person contacting you. Unfortunately, that data is all the scammer needs to steal the money you've loaded onto the card.

If you receive a call from someone asking you to pay a bill or fee with a gift card, hang up. Or if the solicitation comes via email, delete the message. You can also report the incident to the Federal Trade Commission at www.ReportFraud.ftc.gov. Even if you did not lose money, reporting a suspected scam may help authorities fight illegal activity.

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 2022. All rights reserved.



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1-800-392-3328

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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
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Meridian, ID 83642
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Financial Highlights

(as of March 31, 2022)

Members: 23,707
Assets: \$357,904,636
Loans: \$166,671,263
Shares: \$304,103,981

www.trugrocer.com

Instagram — @TruGrocerFCU

LinkedIn & Facebook — TruGrocer

Federal Credit Union