



the storefront

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Your family, our family: Share TruGrocer's savings and superior service with loved ones

You know about the benefits of TruGrocer membership, including mobile banking, low loan rates and free credit scores. But did you know that your immediate family members are also eligible for these convenient services and amazing products? That's right. And they don't have to work in the grocery and supermarket industry to take advantage of all the perks.

Putting the "union" in credit union

We take pride in casting a wide net of inclusivity, welcoming your immediate family with open arms. And this isn't limited to spouses and children. Parents, grandparents and grandchildren are also eligible, including step and adoptive relationships. So, your whole family unit can enjoy the rewards of membership.

Why should your loved ones settle for a regular bank that treats them as transactions? With TruGrocer, they will experience friendly, personalized service. Eligible relatives won't just be account numbers; they will be valued members. And once someone becomes a member, he or she can remain one indefinitely — even after the primary member retires.

A strong family foundation

At TruGrocer, we are committed to fostering strong family ties. We want your family's financial journey to be shared adventure of growth, prosperity and support. And we make joining easy. Just visit www.trugrocer.com, click on the "Join" icon and then click on "Join Now."

Always open for you: Talk to a real live rep 24/7*

Have you ever called a company and had to navigate through nonstop automated options, desperately trying to connect with a real human being? Or have you ever required help only to find that the department you need is closed for the day? Well, this won't happen if you need support from TruGrocer!

TruGrocer's live-person customer service gives you direct access to experts. No having to press endless buttons or waiting until the next business day to get answers — just immediate, personalized assistance.

Late nights? Weekends? We're here!

Our commitment goes beyond transactions. It's about building a relationship. That's why we offer live customer service all day, every day. And not just weekdays. We're here for you on Saturdays and Sundays as well.

Friendly, knowledgeable call center representatives are available 24/7 to help you with a variety of tasks, including:

- Account balance inquiries and transfers
- Account activity
- Travel notifications
- Online and mobile banking assistance
- Mobile Wallet
- Making payments
- Loan and credit card application assistance
- Dispute resolution

Next time you find yourself in need, rest assured that our customer service team is just a phone call away. To reach a representative, simply dial **1-855-320-6460**.

**Closed on Thanksgiving and Christmas Day.*



Zelle® is a fast, safe and convenient way to send money to friends and family

Save yourself a trip to the ATM. Take the guesswork out of dividing up the tab for lunch with friends. Pay your babysitter and handyman. Or request money from a group of friends.

It's all simple to do, thanks to Zelle®, a convenient, safe and easy way to send and receive money with friends, family and other people you trust. (You must have a financial account in the U.S. to use Zelle®.)

Zelle® is available from TruGrocer's CU Online and Mobile Banking services, so you don't need to download anything new to start sending and receiving money. To start using Zelle®, log in to CU OnLine, select "Send Money with Zelle®", accept the terms and conditions, and finally select your U.S. mobile number or email address and deposit account.

To learn more and to enroll in Zelle®, visit www.trugrocer.com/Access/eServices/Zelle.aspx.

Mobile network carrier fees may apply. Zelle® and Zelle® related marks are wholly owned by Early Warning Services, L.L.C. and are used herein under license.



BRANCHES

Call Center Toll Free: 1-855-320-6460
Available 24/7
(closed on Thanksgiving and Christmas Day)

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
1800 Pembroke Drive, Ste. 334 Orlando, FL 32810 (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 83642 (208) 385-5280 Fax: (208) 888-3756
4961 W. Bell Road, Ste. B6 Glendale, AZ 85308 (602) 978-9408 FAX: (602) 978-9014	

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Financial Highlights

(as of October 31, 2023)

Members:	21,630
Assets:	\$309,651,620
Loans:	\$166,812,646
Shares:	\$248,169,792

Charity scams: When good intentions lead to bad outcomes

Charity scams are on the rise, preying on a well-meaning individual's goodwill and trust. Learn the telltale signs — and protective measures — to ensure your donation reaches those truly in need.

Be aware of common rip-offs: Crooks often claim to work for an organization that helps veterans or aids in disaster relief. They know people have a hard time saying no to these causes. Other times, con artists will impersonate well-known charitable organizations.

Ignore dodgy emails: Another common trick scammers use is to send a seemingly sincere thank-you message for a donation you never made. This sketchy tactic aims to create a false sense of familiarity to encourage further contributions. Cross reference any such requests with your actual donation history.

Dig deeper before donating: Research the charity thoroughly before opening your wallet. Legitimate organizations have a track record of transparent financial management. Use a reputable platform such as the Better Business Bureau's Wise Giving Alliance (<https://give.org/wise-giving-guide-new>) to verify a charity's credentials.

Don't fall for high-pressure tactics: Fraudsters love to create a sense of urgency, insisting that you donate immediately. Authentic charities give you the time to make an informed decision. If you feel rushed, step back and reconsider your options.

Be skeptical of texts and calls: Charities rarely use unsolicited text messages or phone calls to get donations. Never provide any personal or financial information if you receive an unexpected communication — and do not click on any links.

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.

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www.trugrocer.com
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LinkedIn & Facebook — TruGrocer
Federal Credit Union