

The Store Front

TruGrocer
FEDERAL CREDIT UNION

Just for you

Take a swipe at debit and ATM card abuse

Cash? Checks? Who cares? For a growing number of consumers, debit and ATM cards are the way to pay. They are fast and convenient — but not risk-free. Before you whip out the plastic next time, take steps to protect your money and privacy.

Keep a record. Debit cards are sometimes called check cards, and that is how you should think of them. To avoid overdrawing, maintain a record of your debit card transactions and your account balance.

Be aware of the time factor. When you write a check, it can take days for it to clear your account. On the other hand, debit card payments are deducted much more quickly, usually within 24 hours.

Don't let others see. Wherever you use a debit or ATM card, use your body to block

the view of other people who may see you enter your PIN on the keypad.

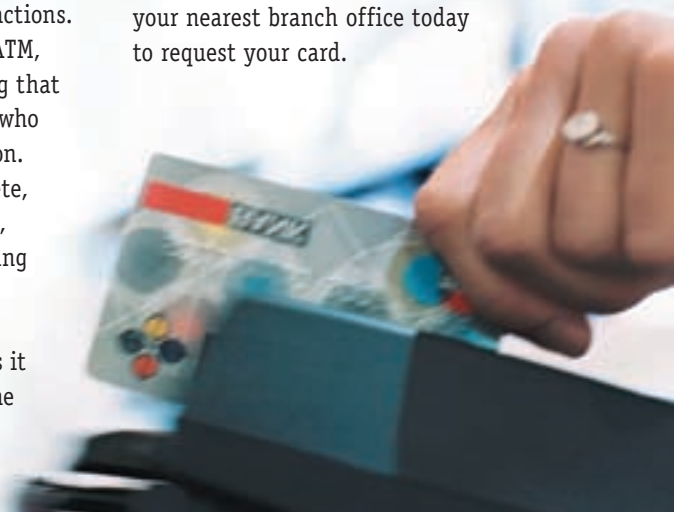
Read your statements. Check your monthly statements and report any unusual activity, such as unauthorized transactions.

ATM safety. When arriving at an ATM, first look around. If you see anything that makes you uncomfortable or anyone who looks suspicious, find another location. And when your transaction is complete, be sure to take your card and receipt, then leave immediately. Avoid counting or displaying large amounts of cash.

The **ATM/POS/Debit Card** from TruGrocer Federal Credit Union makes it easy for you to buy groceries, gasoline and make many other purchases through the STAR® and MasterCard

networks, as well as make cash withdrawals at thousands of ATMs across the country.

All you need to get your free card is a Share Draft account. Call or visit your nearest branch office today to request your card.



Creating a reasonable budget

Budgets are not necessarily easy or all that exciting, but establishing one and sticking to it will help you make wiser financial decisions that will affect your future. Budgeting allows you to prioritize your financial goals and will help you spend your money more effectively.

So, how do you begin? Well, before organizing a personal budget you will need a basic understanding of where you want to be in the future. Start with a 3-, 5- or even 10-year plan. Although it is hard to imagine where life will take you over the course of those years, you should be able to identify the things that are important to you and leave some room for the unexpected.

Here are a few questions to help get you started as you think about establishing and reaching your financial goals:

- ◆ How much money should I reasonably expect to make in 3, 5 or 10 years?
- ◆ Where do I want to live? Do I want to purchase a house?
- ◆ Should I purchase additional life, health and disability insurance?
- ◆ How much should I set aside for education?
- ◆ What type of personal and home improvements or car maintenance should I expect?



- ◆ What type of investments do I want to make?
- ◆ When would I like to retire?

The next step in creating a budget involves examining how you currently spend your money. Make a list of fixed expenses, such as rent or mortgage payments, automobile payments and utilities. Next, track your variable expenses. Look at your receipts and keep track of all the money you spend every day, being sure to place each expense into

an appropriate category, such as entertainment, dining, gifts and medical. After a month or more of tracking your expenses, review your budget again. Look for spending patterns, and watch for habits that eat away at your finances. Find simple ways to reduce your everyday expenses.

Once you have found the leaks in your budget, make the necessary changes to create a new spending plan that you can stick to. Creating a budget will help you make sure your money is used for the things that are most important to you.

TruGrocer Federal Credit Union offers a variety of savings products and services that will help you reach your financial goals. Contact one of our member service representatives today for details.

Honor your loved ones with a very special financial gift

When looking for that special gift for a wedding, graduation, birthday or other special occasion, consider starting the honoree toward a future of financial security. TruGrocer Federal Credit Union offers a variety of financial products that can help your loved ones save for future expenses.

Small Saver Share Certificates make ideal financial gifts because they earn a fixed interest rate over a set period of time, and the beneficiary can use the savings for any purpose once the certificates reach maturity. TruGrocer offers certificates in terms ranging from six to 60 months, with a minimum deposit of \$500. Unless you indicate otherwise, they will automatically renew at maturity, and early withdrawal penalties apply.

Keep in mind that all savings accounts at TruGrocer are insured up to \$350,000 so your loved ones will have peace of mind knowing

their nest egg is safe while earning interest.

Show your loved ones that you truly care about their financial future. For more information about TruGrocer's Share Certificates and how you can make a financial gift to a loved one, please visit our Web site at www.trugrocer.com, or stop by or call your nearest branch office.



Don't get caught in the payday loan trap —

Trust TruGrocer when you need a Pay Advance Loan (PAL)

Many people occasionally need extra cash to meet unexpected expenses. If this happens to you, don't let yourself get caught in the debt trap offered by some payday (or cash advance) lenders. Many of these lenders take advantage of people who need money by making loans borrowers cannot afford and charging high fees. In fact, according to the Center for Responsible Lending, predatory payday lenders cost Americans more than \$3.4 billion each year.

The Pay Advance Loan from TruGrocer Federal Credit Union is a better way to get a short-term advance on your paycheck. If you have deposited your paychecks in a TruGrocer account for at least six months, you may qualify for an advance of up to \$500 with

an Annual Percentage Rate (APR) of 18 percent. Your PAL must be repaid with monthly automatic transfers from your TruGrocer account over a maximum of three months. If you have a previous PAL, it must be paid in full before you can receive a new PAL.

You can apply for your PAL online at www.trugrocer.com. TruGrocer even has an online calculator that shows the approximate monthly payment on the amount you need. Just go to www.trugrocer.com, find *Pay Advance Loan* in the drop-down menu under *Products* to use the calculator and complete your online application.

Don't let payday lenders take advantage of you. Let TruGrocer take care of your needs with a short-term Pay Advance Loan.

BRANCHES

P.O. Box 8145
Boise, ID 83707

(208) 385-5200

Fax: (208) 385-5290

3305 Lake Breeze
Orlando, FL 32808

(407) 292-2006

Fax: (407) 292-2520

1327 Brown Trail
Bedford, TX 76022

(817) 285-8292

Metro Line: (817) 268-6710

Fax: (817) 285-7053

341 E. Imperial Highway
Fullerton, CA 92835

(714) 738-4681

Fax: (714) 870-6408

BOARD OF DIRECTORS

Bob Baker, Chairman
Bill Carter, Vice Chairman
Mike Shalz, Treasurer
Lary Matthews, Secretary
Cynthia Forsch, Member
Doug Gibson, Member
Gary Morton, Member
Pradip Mehta, Member
Kevan Fenderson, Member

MANAGEMENT STAFF

Phyllis Thomason Adkins,
President and Chief Executive Officer
Michael S. Vickery, Senior Vice President
and Chief Operating Officer
Theresa Koenen, Loan Manager
Ann Cargile, Loan Servicing Supervisor
Chris Demaray, Manager,
Member Services and Human Resources
Stacey Devereaux, Manager,
Accounting and Electronic Services
Leo Francis, Manager, Branch Operations
and Regulatory Compliance
Ken Smith, Manager, Technology
Development and Loss Prevention
Denise Bardwell,
Orlando Branch Manager
Tanya Brumfield,
Dallas/Fort Worth Branch Manager
Laura Sotelo,
Los Angeles Branch Manager

FINANCIAL HIGHLIGHTS

(as of October 2006)

Members	40,612
Assets	\$186,812,055
Loans	\$83,307,842
Shares	\$147,785,327