

# The Store Front

**TruGrocer**  
FEDERAL CREDIT UNION

Just for you

## Two ways to help protect yourself from identity theft and fraud

Approximately 9 million Americans become victims of identity theft each year. TruGrocer Federal Credit Union is taking steps to help protect you, including our new Falcon Fraud system. You should take precautions of your own as well, such as checking your credit report regularly.

### 1. Introducing Falcon Fraud



TruGrocer recently implemented the Falcon Fraud system, a new security feature designed to help protect your MasterCard® ATM/POS/Debit Card from fraudulent activity.

The Falcon Fraud system monitors every transaction made with your card. If a transaction appears out of the ordinary compared to your typical card-use habits, the Falcon Fraud Call Center opens a case to investigate the potential for fraud. If the Center believes the transaction may be fraudulent, a representative from the Center will attempt to contact you. (Therefore, it's important that the Credit Union has your current contact information; and if you change your phone number, please inform

your branch office.) For your protection, the Center will block card usage until you are contacted and verify the transaction.

To ensure that representatives of the Falcon Fraud Call Center are speaking with you, the cardholder, they will always request information to verify your identity. They will ask for the last four digits of your Social Security number. **They will never ask for information such as your card number, expiration date or PIN (personal identification number).**

Also, please notify your branch office before you travel outside of the United States. If the Falcon Fraud Call Center cannot reach you, the Center will call the Credit Union regarding the legitimacy of card activity.

### 2. Check your credit report regularly

Under the Fair Credit Reporting Act, you may obtain a free credit report every 12 months from each of the three nationwide consumer reporting companies: Equifax, Experian and TransUnion. Monitoring your credit reports is a good way to help prevent thieves from stealing your identity and harming your credit record.

Your credit report includes information such as a list of your previous and current credit accounts, the balances and limits, and payment records. The report also states whether you have filed for bankruptcy, been sued or been arrested.

This is the type of information furnished to your prospective lenders, employers and insurance companies. If the report contains errors, it could interfere with your ability to obtain credit, a job, insurance coverage or a home. Therefore, you should check your credit report periodically to ensure its accuracy.

Regular checks of your credit report also may help you spot fraudulent activity. If you spot something incorrect or potentially fraudulent, contact the reporting company immediately to report the error or have a fraud alert placed on your file. A fraud alert informs creditors that you may be a victim, and it helps protect you from further fraudulent activity.

## How to obtain your credit report

To request your credit report online, visit [www.annualcreditreport.com](http://www.annualcreditreport.com). You also may request reports by telephone toll-free at (877) 322-8228 or by mailing a completed Annual Credit Report Request Form (available at the Web site) to: **Annual Credit Report Request Service**, P.O. Box 105281, Atlanta, GA 30348-5281

Online reports are available immediately once your identity has been verified. Reports requested by telephone or mail will be sent to you within a few weeks.

**CAUTION:** The only resource authorized by the federal government to provide this service is the Annual Credit Report Request Service at [www.annualcreditreport.com](http://www.annualcreditreport.com). Do not respond to offers from companies that claim to have this service, even if their names or Internet addresses are similar.

**TIP:** Instead of requesting reports from all three reporting companies simultaneously, consider ordering one report from each firm every four months. This strategy may help you keep tabs on your credit record throughout the year rather than just once annually.



# Streamline your financial life with these handy eServices



Want to be able to handle all of your credit union needs anytime of the day or night — whenever it's most convenient for you? With these eServices from TruGrocer Federal Credit Union, your financial life is a whole lot easier:

**Online loan applications** — Visit [www.trugrocer.com](http://www.trugrocer.com) to apply for a **Home Equity Line of Credit**. Borrow against a substantial portion of your home's equity for any financial need, and enjoy competitive interest rates. You also may apply for personal loans and auto loans online, and members who apply online receive our maximum discount for usage of credit union services.

## Ladder share certificates to manage interest-rate risk

Where are interest rates headed? Up? Down? No one knows for certain. But you can help manage the effects of interest-rate fluctuations on your savings.

For example, if you use share certificates, consider building a ladder: Spread your money equally over several share certificates with staggered maturities. Why? Longer-term certificates usually offer higher interest rates, so you may help improve the earning potential of your savings. Meanwhile, a portion of your laddered savings is always near maturity.

If rates rise, you may take advantage by redepositing money from a matured certificate. If rates fall when a certificate

### **CU OnLine, eStatements and Bill Payer** —

With CU OnLine, go online anytime to view account balances and histories, transfer funds between accounts, make withdrawals and more. You also may use CU OnLine to receive free eStatements via the Internet, and to make bill payments online with Bill Payer. (Bill Payer is free if you have direct deposit into your share draft account; otherwise, a modest fee applies.)

**ATM/POS/Debit Card** — Use this card for electronic access to your Share Draft (checking) account at any ATM or point-of-sale (POS) terminal.

**Electronic Teller** — Call (800) 392-3328 toll-free to obtain balance information, transfer funds between accounts, make withdrawals, review transaction history and more.

**Direct Deposit and Automatic Payment** — Use these set-it-and-forget-it features to have your paychecks or other regular income automatically deposited into your account each payday, and to arrange for automatic payment of recurring bills.

Simplify your financial life today. Call your branch office or visit [www.trugrocer.com](http://www.trugrocer.com) for more information on these services.

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*TruGrocer offers share certificates with maturities ranging from six months to 60 months, with a minimum deposit of only \$500.*

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matures, only a portion of your money is exposed to the lower-rate climate.

TruGrocer Federal Credit Union offers share certificates with maturities ranging from six months to 60 months, and the minimum deposit is only \$500. To learn more, contact your branch office or visit [www.trugrocer.com](http://www.trugrocer.com).

## BRANCHES

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Fax: (407) 292-2520

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Fax: (817) 285-7053

341 E. Imperial Highway  
Fullerton, CA 92835  
(714) 738-4681  
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## BOARD OF DIRECTORS

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Mike Shalz, Treasurer  
Lary Matthews, Secretary  
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Doug Gibson, Member  
Gary Morton, Member  
Pradip Mehta, Member  
Kevan Fenderson, Member

## MANAGEMENT STAFF

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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 April 2007)

Members . . . . .	39,587
Assets . . . . .	\$211,828,506
Loans . . . . .	\$79,598,655
Shares . . . . .	\$171,012,115



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