



The Store Front



Just for you

Share the many benefits of a TruGrocer membership with your immediate family

Your TruGrocer membership grants you access to a wide range of financial products and services. But did you know that eligible members of your immediate family may join TruGrocer and enjoy the same benefits? What's more, once a member, you are always a member and are entitled to the many services and products we offer.

Explore the benefits

With your TruGrocer membership, you have access to a variety of financial products such as Share (savings) Accounts, Share Draft (checking) Accounts; Share Certificates; Personal, Auto and Recreational Vehicle Loans; Pay Advance Loans; and Home Equity Lines of Credit. In addition, you may:

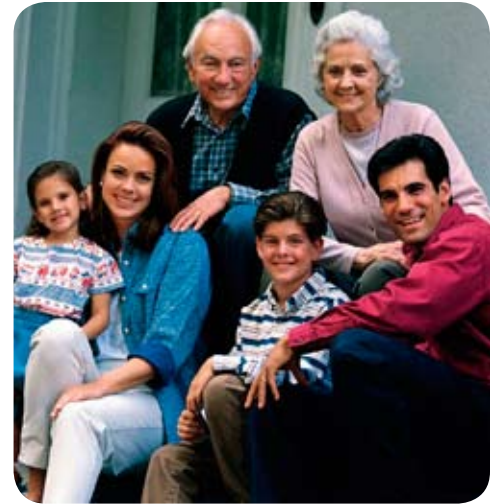
- Access your accounts and conduct transactions online anytime with CU OnLine.
- Save automatically with Payroll Deposit and Direct Deposit.
- Set up automatically recurring or one-time bill payments online through Bill Payer.

- Visit a Shared Branch Network location to conduct your financial transactions if a TruGrocer branch isn't nearby.
- Access investment and insurance services through the MEMBERS Financial Network at **1-877-MEMBERS (1-877-636-2377)**.¹

Joining is easy

Membership is open to all employees and retirees of qualifying grocery chains (visit www.trugrocer.com for an up-to-date list) and their immediate family members, such as spouses, parents, grandparents, siblings, children and grandchildren. To join, simply open a Share Account with as little as \$5 and complete a membership application. They are available from your branch office or by requesting a membership application under the "Forms Request" section at www.trugrocer.com. Applications are also available inside the InForm Kit posted on your store or department break room bulletin board.

¹Nondeposit investment and insurance products are not federally insured, may lose value and are not obligations of or guaranteed by the financial institution.



HSAs offer a tax-smart way to save and pay for health care

The high cost of health care poses a financial challenge for many families. To help ease the financial burden in your household, you may want to consider a health savings account (HSA).

HSAs offer a tax-favored way to save and pay for current and future health care expenses. Your contributions to an HSA are generally tax-deductible, and you don't pay current taxes on earnings as they accumulate in the account. HSA withdrawals are tax-free if used for qualified health care expenses.¹

You must be covered by a high-deductible health plan (HDHP) to use an HSA. The maximum annual HSA contribution for 2007 is \$2,850 for individuals or \$5,650 for families.

For more information on the tax aspects of HSAs, consult a tax professional. If you decide that an HSA makes sense for you, contact your TruGrocer branch office to obtain enrollment forms.

¹Nonqualified HSA withdrawals are generally subject to ordinary income tax. Nonqualified HSA withdrawals before age 59½ are generally subject to a 10 percent IRS penalty.

New level of security added to CU OnLine

TruGrocer Federal Credit Union recently enhanced the security features of CU OnLine to help protect you and your money when you access your accounts by computer. The new authentication method is designed to help ensure that your account information is available for your eyes only.

With the new security measure, you are asked to select a logon authentication image and phrase and to answer three questions. Each time you log on to CU OnLine thereafter, you'll see the image and phrase, so you'll know you are on the Credit Union's secure site and not a counterfeit location. And if you access CU OnLine with a computer not registered with the site, you may log on as usual once you answer one of your three security questions. You also may optionally register that computer with CU OnLine if you wish. (There is no limit to the number of computers you may register with CU OnLine.)

As before, the sign-up process remains simple for anyone to use. With the new authentication measures, it's more secure than ever. For more information, please visit www.trugrocer.com or contact your branch office.

Social Security: Timing is everything

Retirees may begin collecting Social Security benefits as early as age 62. But if you retire before age 70 and don't need the income right away, you may want to consider delaying the collection of your Social Security benefits. Your patience may pay off in the long run.

Receive larger payments

Social Security assigns a "full retirement age" for collecting your full benefit amount. Your full retirement age is 65 if you were born before 1937, or up to age 67 if born later. For every month you delay the start of benefits, you earn "delayed retirement credits" that increase your monthly benefit amount. You may earn these credits until age 70.

The increase is designed to compensate you for starting later and receiving benefits over a shorter period. Therefore, you should receive roughly the same total amount whether you start collecting at your full retirement age or later. However, you may receive more Social Security income if you delay benefits and outlive your life expectancy.

Avoid reductions

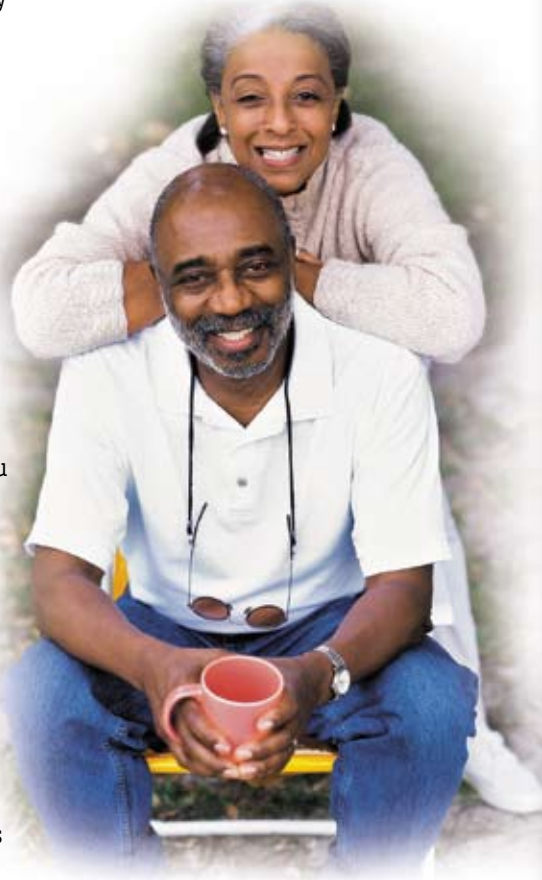
You may have reasons to postpone benefits if you retire early. If you begin collecting Social Security benefits before your full retirement age, your monthly benefit is permanently reduced.

Also, you may lose some benefits if you work and simultaneously collect Social Security before your full retirement age. The amount forfeited is linked to points in time. For the months just prior to your full retirement age, you lose \$1 in benefits for every \$3 earned in excess of \$2,870 per month (\$34,440 annually). Before the year of your full retirement age, you give up \$1 in benefits for every \$2 of earnings above \$1,080 per month (\$12,960 annually). These earnings-based reductions stop in the month you reach full retirement age.

Decide what's right for you

Factors such as your life expectancy, family history, health and retirement income needs may help you determine when to begin

collecting Social Security benefits. Be sure to consult with a financial adviser to help you evaluate your situation and decide on a course of action.



*How waiting to collect increases your Social Security benefits from full retirement to age 70**

Year of birth	Annual increase (to age 70)
1933-34	5.5%
1935-36	6%
1937-38	6.5%
1939-40	7%
1941-42	7.5%
1943 or later	8%

Note: Figures shown ignore annual cost-of-living adjustments, which further increase benefit amounts. For 2007, the cost-of-living increase is 3.3%.

*Source: Social Security Administration, 2006.

BRANCHES

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FINANCIAL HIGHLIGHTS

(as of July 31, 2007)

Members 39,246
Assets \$209,219,690
Loans \$79,097,521
Shares \$167,673,545



www.trugrocer.com