

# The Store Front

**TruGrocer**  
FEDERAL CREDIT UNION

Just for you

## Let TruGrocer help you harvest a great car deal this fall

Are you thinking about buying a car? Fall may be the ideal harvest time. The interest-rate climate is favorable. Dealerships have large crops of cars to sell with bountiful incentives. You may reap savings through the sales-tax deduction for vehicles purchased in 2009. (Consult a tax professional for details.) And TruGrocer FCU is ready to help you find and finance the car that's right for you.

### *Start with a preapproval*

Before you shop, contact TruGrocer for a vehicle loan preapproval. You'll know how much car you can afford. This may help you narrow your search, negotiate a better deal and complete your purchase without delay.

TruGrocer offers Auto Loans with competitive rates and terms to help save you money. Also, members who apply for

### Limited-time special offer on vehicle loans!

Buy a new or used vehicle or refinance from another lender for as little as \$139 per month (\*4.45% APR, 84 months, loan amount \$10,000). But hurry — offer ends October 31, 2009. Visit [www.trugrocer.com](http://www.trugrocer.com) for details and to apply.

\*On approved credit. Your individual rate may vary based upon credit quality, Credit Union services and, if applicable, age of vehicle. A fee may be charged to refinance an existing TruGrocer loan under these terms.



Auto Loans online receive our maximum discount for usage of Credit Union services.

### *Be an informed shopper*

At [www.trugrocer.com](http://www.trugrocer.com), you'll find calculators, links to buying guides and other

resources to help you shop for a car. Through these online research tools and some preliminary fact-finding visits to local dealerships, you can:

- Identify cars in your price range with the features you seek.
- Compare availability and prices (including incentives) at nearby dealerships.
- Estimate your old car's trade-in value (if you plan to trade or sell it).

Car dealerships are highly competitive and hungry for your business. Use this to your advantage. If a few dealerships have a car you might buy, talk price with each dealer. Return to the dealerships that don't offer the best deal, ask them to beat the better offer you've received elsewhere, and see what happens. Also use this tactic to get a fair trade-in price if you're trading in your old car.

### *Get started today*

Don't let this fall's car deals get swept away with the falling leaves. To apply for financing, stop by any TruGrocer branch or visit [www.trugrocer.com](http://www.trugrocer.com) today.

## These home improvements help you save energy, taxes and the environment

Your monthly home-energy bills continue to increase, and taxes claim a substantial chunk of your income every year. But federal legislation passed earlier this year provides a way to help rein in both of those expenses — and help the environment, too.

Under the American Recovery and Reinvestment Act of 2009, homeowners may claim a one-time tax credit for up to 30 percent or \$1,500, whichever is less, of the cost for qualified energy-conscious home improvements completed between January 1, 2009, and December 31, 2010. Examples include adding insulation, replacing windows and doors with energy-efficient models, upgrading heaters and air conditioners, and replacing roofs.<sup>1</sup> In addition to the tax savings, these improvements may reduce your monthly energy bills substantially, year after year.

**To fund your home improvement projects, consider a Home Equity Line of Credit (HELOC) from TruGrocer FCU.** Borrow the money as you need it (up to the available limit), and enjoy favorable rates. Your interest might even be tax-deductible. (Consult a tax professional.) Visit [www.trugrocer.com](http://www.trugrocer.com) for more information or to apply online, or contact your nearest branch location.

<sup>1</sup>To qualify for the credit, be sure to choose products and materials certified by the manufacturers as meeting the federal government's eligibility standards.

# TruGrocer share accounts can play an important part in your financial strategy

These challenging economic times have many Americans focusing more on saving. Consider these three reasons to use share accounts at TruGrocer FCU for your savings:

- 1) **Liquidity** — Share accounts can provide quick, convenient access to cash for your regular monthly bills as well as other short-term expenses.
- 2) **Stability** — Share accounts can serve as a stable foundation to a well-rounded financial program, helping to cushion the volatility and risk of other financial assets you may own.
- 3) **Reliability** — You never know when you might face an unexpected expense. Share accounts offer a safe place to maintain an emergency cash reserve.

You can rest assured that your funds at TruGrocer are secure. TruGrocer is considered “very well-capitalized” by the National Credit Union Administration (NCUA), with a Net Worth Ratio that far exceeds regulatory requirements for safety and soundness.

In addition, standard share accounts are insured to at least \$250,000 per member by the NCUA — and the expanded coverage (temporarily increased from \$100,000 in 2008) has been extended through 2013. Your Credit Union also provides up to an additional \$250,000 of savings protection, per member,



*TruGrocer share accounts are a great way for you to manage your short- and long-term financial needs.*

through Excess Share Insurance Corporation (ESI). Individual Retirement Accounts (IRAs) are insured separately and also have up to \$500,000 in share insurance per member (\$250,000 by NCUA and \$250,000 through ESI). In fact, a single member may have up to a total of \$1.5 million in share savings protection through individual share accounts, joint share accounts and IRAs.

## An array of choices

At TruGrocer, you may choose from a variety of share accounts to suit your needs including:

- **Share draft (checking) accounts** with no monthly withdrawal limits, no monthly service charges and no per-check charges
- **Share (savings) accounts** earning competitive dividends
- **Money market accounts** with tiered rates to reward you more for saving higher balances
- **Share certificates** that let you lock in competitive dividend rates for fixed terms of six months to 60 months
- **Tax-advantaged IRAs** to help you save long-term for retirement (Consult your tax advisor.)

Contact any TruGrocer branch or visit [www.trugrocer.com](http://www.trugrocer.com) to learn more about any of our share account options.

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 2009. All rights reserved.



## BRANCHES

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Fax: (208) 385-5290

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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

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Bill Carter, Vice Chairman  
Mike Shalz, Treasurer  
Doug Gibson, Secretary  
Cynthia Forsch, Member  
Doyle Troyer, Member  
Gary Morton, Member  
Pradip Mehta, Member  
Kevan Fenderson, Member

## MANAGEMENT STAFF

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Development and Loss Prevention  
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Dallas/Fort Worth Branch Manager  
Laura Sotelo,  
Los Angeles Branch Manager

## FINANCIAL HIGHLIGHTS

(as of July 31, 2009)

Members . . . . .	35,959
Assets . . . . .	\$219,786,507
Loans . . . . .	\$76,501,137
Shares . . . . .	\$175,491,792



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