



Enjoying your TruGrocer membership? Tell your family and coworkers

As a member of TruGrocer Federal Credit Union, you have access to numerous financial services and benefits. If you know anyone who may be eligible for TruGrocer membership, please invite them to join so they may also enjoy the advantages:

A wide variety of services to help you save, borrow and manage your money — Your options include share savings accounts, share draft (checking) accounts, share certificates, ATM/POS debit cards, VISA® credit cards, auto loans, personal loans, recreational vehicle (RV) loans, pay advance lines of credit and home equity lines of credit. Because TruGrocer FCU is a member-owned, not-for-profit financial institution, earnings (less operating expenses and reserves) are passed along to members in the form of higher dividend rates, lower loan rates,

no or lower fees and improved services. In addition, you have access to investment and insurance services through the MEMBERS Financial Network.¹

Convenient options for accessing, monitoring and managing your TruGrocer accounts — Access accounts over the Internet using CU OnLine or by telephone using the Electronic Teller (E.T.). Pay bills online with Bill Payer and receive payments conveniently with direct deposit. Also, you may conduct transactions for your TruGrocer accounts at any of more than 3,110 credit union locations nationwide that participate in the Shared Branch and CU Service Centers network.

The highest level of share savings insurance protection available — TruGrocer is a solid, strong financial

institution providing a safe place to save and borrow. In addition, each member enjoys combined federal/private protection (from the National Credit Union Administration and the Excess Share Insurance Corporation) on up to \$500,000 in standard share savings and up to \$500,000 in individual retirement accounts (IRAs).

Membership in TruGrocer FCU is open to employees who work in the grocery and supermarket industry, retirees of the industry, and immediate family members of industry employees and retirees.² Joining is easy: Simply sign up online at www.trugrocer.com, contact any TruGrocer location or refer to your employer's Credit Union InForm Kit for an application.

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

²Some restrictions apply. Visit www.trugrocer.com to view a listing of the numerous grocery and supermarket banners that qualify for membership.

College Saver Share Certificates may help make your college dreams come true

A college education is a dream many parents have for their children. What can you do to prepare financially for that dream? Consider the new College Saver Share Certificate available at TruGrocer Federal Credit Union.

The College Saver Share Certificate offers an attractive way to earn competitive dividends on your education savings. Each certificate has a five-year term and earns a fixed dividend rate that is 2 percent greater than the current rate on our five-year Small Saver Share Certificate.

With a fixed rate and term, you know how much college money you'll accumulate and when you'll have access to it. This predictability may make it easier to plan effectively for timely payments of college costs. (Note: You may withdraw accrued dividends once they have been posted to the account. However, you generally will incur a financial penalty if you withdraw any amount of principal before maturity.)

You may purchase one College Saver Share Certificate annually for each qualifying family member under 18. The budget-friendly certificates are available for any amount from \$500 up to \$10,000.

Step closer to your family's college dreams. For more details or to purchase a College Saver Share Certificate, contact any TruGrocer branch location or visit www.trugrocer.com.





5 ways to help stretch your summer vacation dollars

Ah, summer! It's the traditional season of family vacation fun. These days, the cost of summer travel can put a damper on your plans — but it doesn't have to. Consider these tips to help keep the cost of a summer vacation within your means:

- 1) Be flexible.** The more options you can consider for destinations and dates, the more control you may have over costs. Many travel destinations have off-season periods when transportation and hotel rates may be discounted. Weekend versus weekday rates for air travel, car rentals and lodging may differ widely as well.
- 2) Check for package deals.** You may find favorably priced packages that include the cost of airfare, lodging and sometimes car rental, nearby attractions and other amenities. Sometimes, the packages may cost significantly less than what you would pay by booking the components of your trip separately.
- 3) Comparison shop online.** Visit bargain-travel sites as well as sites for specific airlines, hotels, car-rental companies and more. Check and compare rates for each component of your trip as well as packages and special offers you may find. Also compare costs for different travel dates and destinations. Note: If your destination has two or more airports nearby, the airfare to each may differ substantially.
- 4) Take the RV route.** A recreational vehicle (RV) offers a fun and affordable way to travel. You can get back to nature by visiting campgrounds at national and state parks, or save the expense of hotels by choosing campgrounds located near theme parks or other popular family attractions.
- 5) Let TruGrocer Federal Credit Union help.** At TruGrocer FCU, you'll find RV loans to help you purchase your own RV. Or you may choose from a variety of financing options such as a Personal Loan, Home Equity Line of Credit or Pay Advance Line of Credit to help finance your vacation. All TruGrocer financing programs feature convenient terms and favorable rates.

Your travel companion: a TruGrocer VISA® card

In addition, consider applying for a VISA® card from TruGrocer. You may use it for travel expenses such as hotel, airfare and rental car payments and other purchases at the more than 14 million locations worldwide wherever VISA® is accepted. You also may use it for cash advances at thousands of ATMs and financial institutions worldwide.

You never incur any fees with this VISA® card — no annual fee, no transfer balance fee, no over-limit fee and no fee for cash advances. (Other financial institutions may impose fees for cash advances.) What's more, each year, **you earn a 1 percent rebate** on all purchases (excluding cash advances).

For more information or to apply for a VISA® card or any TruGrocer financing program, contact any branch location or apply conveniently online at www.trugrocer.com.

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FINANCIAL HIGHLIGHTS

(as of April 30, 2010)

Members	34,592
Assets	\$227,928,683
Loans	\$72,776,988
Shares	\$182,008,205



www.trugrocer.com