



Check with us for your money needs.

The STORE FRONT



Your trusted financial services provider is now TruGrocer Federal Credit Union

We have exciting news!

On October 1, 2006, your Credit Union will change its name to TruGrocer Federal Credit Union.



Why the name change? Since Albertsons Employees' Federal Credit Union received its federal charter in 1965, it has grown to serve a diverse population of more than 42,000 grocery industry associates and their family members nationwide.

“Our membership includes grocery industry associates working under various store banners,” says Phyllis Thomason Adkins, President & CEO. “The timing of this decision became even more relevant with the sale of Albertsons, Inc., which was completed on June 2, 2006.”

More than 300 potential names were considered during several months of research. After carefully evaluating names for brandability, marketing potential and phonetic appeal, TruGrocer was selected. TruGrocer represents the entire membership, reflects the core beliefs of the Credit Union and positions the Credit Union well for future growth.

“This name states our clear commitment and focus to serve grocery associates and their families with honesty and integrity,” Adkins says.

It's important to note that your Credit Union

has not been bought by, nor has it merged with, any other financial institution. It is stronger than ever and is still 100-percent owned by its members. We will remain the same organization you have known and trusted for over 40 years, with the same benefits, staff and services. The name change will not affect your accounts; your member services will not be interrupted; and your account numbers will remain the same. Serving the financial needs of Albertsons associates will remain a strong focus of this Credit Union.

Please visit www.albertsonsempfcu.com for answers to important questions. We thank you for using and supporting your Credit Union and look forward to serving you as TruGrocer Federal Credit Union.



Answers to your questions about our new name

Q. Will this change affect my member accounts and cards?

A. Not at all. In fact:

- Your share account, loan, credit card, debit card and member numbers will not change.
- Your personal identification numbers (PINs) and online banking password will not change.
- Your direct deposit and scheduled automatic payments will continue as normal.
- Your ATM/POS/debit card and your VISA card will function as before. Beginning October 1, 2006, expiring cards will be replaced by new cards with the TruGrocer name and logo.
- Your statement will be exactly the same, except for the new name and logo. Statement cycles will not be affected.

Q. Do I need to replace my checks?

A. No. Continue using your checks as long as they last. When you reorder, your new checks will have the TruGrocer name and logo — but your account number will be the same. When ordering checks from an alternative vendor, you must provide our new name to the vendor; the vendor will not, however, have access to our new logo.

Q. How can I contact the credit union?

A. All of our phone numbers will remain the same. We will launch our new Web site, www.trugrocer.com, on October 1, 2006. After that date, visitors to the old Web site will be redirected to our new homepage, and e-mails to the former address will be forwarded automatically.

Keep the benefits of membership all in the family

We all like to share the good things in life with our loved ones. So, be sure to tell your immediate family about the many benefits of membership in Albertsons Employees' Federal Credit Union (AEFCU), soon to be called TruGrocer FCU.

Membership is open to all Albertsons and SuperValu associates and retirees and their immediate family members, including spouses, grandparents, parents, siblings, children and grandchildren.

Unlike a traditional bank, credit unions are nonprofit financial institutions, so they usually have lower operating costs than for-profit institutions. A credit union's members are its owners, so any net profit is reinvested in the credit union to improve products and services and keep them affordable.

Because they serve only their members, credit unions generally provide more favorable rates on savings investments and competitive rates on a variety of loans.

Any eligible person may open one of our share savings accounts with as little

as \$5. Plus, savings accounts are insured for up to \$100,000 by the National Credit Union Administration, with additional savings protection of up to \$250,000 through Excess Share Insurance, a private deposit insurer.

Your family members may also wish to open a share draft checking account, which comes with cost-saving benefits, such as no monthly service charge or per-check charges and no limit on the amount or number of times the member may withdraw from the account.

To join, your eligible family members may visit www.albertsonsempfcu.com and follow the links to *Membership > Joining The Credit Union*. Or they may go to any branch location and sign up on the spot.



Help your elderly parents manage their finances

Keeping track of financial matters can be confusing for anyone. As we age, however, it can be even more difficult. If you have elderly parents, encourage them to join Albertsons Employees' Federal Credit Union. Here are some other ways you can help your parents manage their money:

- 1. Educate yourself** – Ask your parents about their financial situation in a non-threatening manner.
- 2. Educate them** – Inform your parents about our automated features that can help eliminate confusion, lost checks and unnecessary errands.
- 3. Explain the importance of sharing** – It's important to share financial information, in case the parent who traditionally "handles the money" suddenly becomes ill or dies.
- 4. Beware of scams** – Warn your parents about postal, online and telemarketing scams, and ask them to bring suspicious activities to your attention immediately.

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FINANCIAL HIGHLIGHTS

(as of April 2006)

Members 42,020
Assets \$201,115,728
Loans \$82,920,892
Shares \$163,470,474



www.albertsonsempfcu.com