

# The Store Front

**TruGrocer**  
FEDERAL CREDIT UNION

Just for you

## A new convenient eService for you: *Deposit checks from home with eDeposit*

TruGrocer FCU offers you a variety of eServices to save you time and help simplify your financial life. The newest eService, eDeposit, lets you deposit checks from the convenience of home.

### *How eDeposit works*

eDeposit is a free service available to TruGrocer FCU members enrolled in CU OnLine. You may use eDeposit to make check deposits to your Share Draft, Money Market Share or Regular Share account from home. Simply use a flatbed scanner to scan the front and endorsed back of each check, and submit the images and information through CU OnLine. TruGrocer FCU will handle the rest. You may check the status of your eDeposit transactions anytime on CU OnLine, and they also appear on your account statements.

### *Explore other eServices*

In addition to eDeposit, consider what TruGrocer FCU's other convenient eServices can help you accomplish:

- **Monitor and manage your accounts anytime, anywhere** — With **CU OnLine**, you may go online anytime to view account balances and histories, transfer funds between accounts, make withdrawals and more. It's secure, easy to use and free. **Electronic Teller (E.T.)**, available toll-free at **(800) 392-3328**, offers another secure way to obtain balance information, review transaction history, make withdrawals, transfer funds between accounts and more. The first 20 minutes of E.T. usage per month are free.
- **Pay bills or individuals online anytime** — Available with CU OnLine, **Bill Payer** lets you safely and easily pay bills online with a few

clicks. You may also set up recurring payments. For person-to-person payments, you may access **ZashPay** through CU OnLine Bill Payer to send money electronically to any individual (using the person's e-mail address or mobile telephone number) quickly and safely. Bill Payer is free if you have direct deposit into your TruGrocer Share Draft account.

- **Get paid faster and more easily** — Save trips to the branch, and stop waiting for checks in the mail. **Direct Deposit** automatically deposits paychecks (if your employer offers the service), Social Security benefits and other regular income payments directly into your TruGrocer FCU account.
- **Receive secure statements electronically** — Free **eStatements** are delivered at the same frequency as mailed statements, and you may access them securely through CU OnLine.
- **Find a convenient Shared Branch location** — Use the handy **Shared Branch Locator** to quickly find nearby credit union locations that participate in the nationwide Shared Branch and CU Service Centers network.

- **Shop and access funds conveniently** — The **ATM/POS/Debit Card** lets you access your Share Draft account at any ATM or point-of-sale (POS) terminal.
- **Apply for loans online** — Apply easily online at **www.trugrocer.com** for an Auto Loan, RV Loan, Personal Loan, Home Equity Line of Credit, Pay Advance Line of Credit or VISA® credit card.
- **Sign up for membership online** — Invite your family and coworkers to join TruGrocer FCU by visiting **www.trugrocer.com** to sign up with the handy **Online Membership Application**. Membership is available to employees and retirees in the grocery and supermarket industry and their immediate family members.

Discover the advantage of eServices for yourself. For more information or to sign up, contact any TruGrocer FCU branch or visit **www.trugrocer.com**.

*Simplify your financial life with eServices from TruGrocer FCU.*



## Help make filing season less 'taxing'

Don't let tax-filing season cause you undue stress and anxiety. Follow these five steps to make the process easier on you, and perhaps on your wallet too:

**Step 1: Gather all of the documents you'll need.** In addition to your tax form and instructions, you may need documents such as W-2 forms (employment income), 1099 forms (interest and dividends earned), 1098 forms (mortgage interest and real estate taxes paid), receipts for deductible expenses and more.

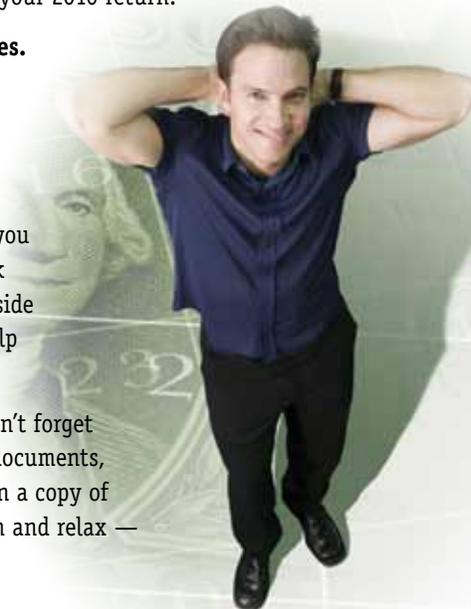
**Step 2: Research tax laws.** Visit the IRS site at [www.irs.gov](http://www.irs.gov) or consult a tax professional to find out if any recent tax provisions may affect your 2010 return.

**Step 3: Don't overlook tax-saving opportunities.**

As you work on your return, be on the lookout for money-saving deductions and credits that may apply to you. Some may be available even if you don't itemize deductions.

**Step 4: Double-check everything.** Verify that you have entered all figures correctly, and double-check your calculations to ensure accuracy. Do a side-by-side comparison of this year's return to last year's to help spot possible irregularities or oversights.

**Step 5: Take care of the finishing touches.** Don't forget to sign and date your return, attach any required documents, include your payment (if you owe taxes), and retain a copy of your return for your records. Then send your return and relax — you're done!



## Give your retirement savings a boost: Contribute early to your IRA

If you haven't yet contributed to your individual retirement account (IRA) for 2010, you have until April 15, 2011 to do so. But with regard to your contribution for 2011, why wait until the last minute? You may contribute for 2011 as early as January 1, 2011. Contributing to your IRA early each year helps maximize the power of tax-advantaged compounding, giving your money more time to potentially grow into a bigger retirement nest egg.

You may contribute up to \$5,000 (\$6,000 if at least age 50) to an IRA annually. (These dollar limits apply for 2010 and 2011.) The two main types of IRAs offer you a choice of tax advantages:

**Traditional IRAs** — Your contributions may be tax-deductible (consult a tax professional), and earnings accumulate without current taxation until withdrawn, presumably during retirement.<sup>1</sup>

**Roth IRAs** — Contributions are not tax-deductible, but withdrawals generally are free of federal income taxes if certain conditions are met.<sup>1</sup>

Help jump-start your retirement savings by contributing to an IRA today. For information about IRAs available at TruGrocer FCU, contact any branch or visit [www.trugrocer.com](http://www.trugrocer.com).

<sup>1</sup>Withdrawals prior to age 59½ may be subject to a 10 percent federal tax penalty. Certain exceptions apply. Roth IRA withdrawals may be subject to state and local income taxes, and withdrawals before five years may be subject to federal income taxes. Traditional IRA withdrawals generally are subject to ordinary income taxes, and minimum required distributions generally must begin after age 70½. Consult a tax professional.

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### BOARD OF DIRECTORS

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Kevan Fenderson, Member

### MANAGEMENT STAFF

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Orlando Branch Manager  
Chalyce Wendel,  
Dallas/Fort Worth Branch Manager  
Laura Sotelo,  
Los Angeles Branch Manager

### FINANCIAL HIGHLIGHTS

(as October 31, 2010)

Members . . . . .	33,606
Assets . . . . .	\$221,404,636
Loans . . . . .	\$70,219,370
Shares . . . . .	\$175,003,379



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