



Choose a car that fits your budget ... and then choose TruGrocer for the loan

Choosing an affordable car involves more than looking at the price tag. You also need to consider whether you can fit all of the various ongoing costs of car ownership into your budget. These costs may include monthly auto loan payments, insurance, maintenance and repairs, fuel, registration fees and more.

Set your limit

One rule of thumb suggests spending no more than about 20 percent of monthly household income on the household's total car-related expenses. Your comfort zone may be higher or lower. Before you shop for a car, evaluate your specific financial situation to estimate how much you can comfortably afford.

TIP: Contact TruGrocer FCU for a vehicle loan preapproval. Then you'll know what price range you can manage before you shop.

¹This program applies to new and used vehicles. Existing TruGrocer vehicle loans are not eligible. You may transfer your hybrid loan from another financial institution and receive the rate discount and the \$50 limited-time promotional offer. All loans are on approved credit. Rates are subject to change without notice. Your individual rate may vary based upon credit quality, term selected and if applicable, age of vehicle.

Stretch your car-buying dollars further

When financing a car purchase, remember that TruGrocer offers auto loans with competitive rates and terms to help save you money. Also, members who apply online receive our maximum discount for usage of Credit Union services.

In addition, TruGrocer FCU offers you another way to save money by driving green. With TruGrocer's **Energy Smart Hybrid Loan Program**, members purchasing a qualifying hybrid vehicle will receive the Credit Union's full 0.75% interest rate relationship discount. What's more, members with loans approved before September 30, 2011, will receive a \$50 share deposit.¹

To learn more about TruGrocer auto loans or to apply, contact any TruGrocer branch or visit www.trugrocer.com.

Forgot your CU OnLine PIN or password? Help is here

For your protection, CU OnLine requires a unique PIN and password to access your TruGrocer FCU accounts. If you ever forget one of these pieces of information, online help is now available.

By having your correct email address or cell phone number on file with us, we can email or text your PIN or password to you. (For security reasons, we will provide one or the other, but not both.)

Please log on to CU OnLine to ensure that your current email address and/or cell phone number is on file at the Credit Union — so that this new service will work for you if you ever need it. Simply click on the "Maintenance" tab and modify your "Address."

Exciting new text message service coming soon!

Do you call in or log on daily to check your account balance? With TruGrocer's **txtAlert** service, you will be able to sign-up and receive your account balance via a text message. No more hassles of having to call in or log on to get your balance. Other information, such as debit card and deposit activity, will also be available through text messages.

This exciting new service is expected to be introduced through CU OnLine in mid-summer. Watch your CU OnLine inbox for important information of when this service will be available and how to sign up.





Save time, save money and go green with TruGrocer eServices

How much time, gas and postage do you spend each month mailing payments, depositing checks and performing your other Credit Union functions? TruGrocer FCU offers a host of convenient eServices to streamline your financial life, saving you time and money. Plus, by using TruGrocer eServices, you benefit the environment by conserving paper and fuel.

First up, **CU OnLine** gives you secure online access to your TruGrocer FCU accounts to conduct various types of transactions anytime.

Once enrolled in CU OnLine, you may use **Bill Payer** to pay single-time or recurring bills online, and **ZashPay** to send money electronically to any individual with an email address or cell phone number.

You also may use **eDeposit** with CU OnLine to make check deposits from home using a flatbed scanner. Also consider **Direct Deposit** to have regular income payments deposited directly into your TruGrocer FCU account automatically.

To learn more about these and the many other eServices available — such as applying for loans online and receiving secure **eStatements** — visit www.trugrocer.com or contact any branch location.

Fraud alert: Avoid these ATM scams

ATMs are a convenient and popular way to access your financial accounts. Unfortunately, that fact isn't lost on scam artists.

Recent ATM scams to watch out for include thieves placing tiny cameras near ATMs to record PIN entries, and replacing the microchips inside ATM card readers with devices to steal card data and cash. In addition, some thieves have rigged ATM dispensers so withdrawals won't come out, and other thieves have tampered with keypad buttons so that customers cannot cancel or complete transactions after entering PINs. If customers leave to get assistance, the thieves move in and get the cash.



To protect yourself, follow these tips:

- If an ATM appears damaged or tampered with, do not use it.
- When entering your PIN, shield the keypad from view.
- If you need assistance after entering your PIN, stay at the ATM (unless you feel unsafe) and call the number on the machine.

Don't have an ATM card? All you need for a free **ATM/POS/Debit Card** from TruGrocer FCU is a Share Draft account. Contact your nearest branch today to request yours.

BRANCHES

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FINANCIAL HIGHLIGHTS

(as of April 30, 2011)

Members	32,582
Assets	\$229,723,560
Loans	\$69,790,991
Shares	\$182,757,064

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www.trugrocer.com