

The Store Front

TruGrocer
FEDERAL CREDIT UNION

Just for you

Simplify your life with these convenient eServices from TruGrocer FCU

With the busy schedules most of us have today, who has time to handle all our financial tasks? For this reason TruGrocer FCU offers a variety of electronic services that can save you time and make managing your money easier.

CU OnLine — This secure and free eService lets you monitor and manage your TruGrocer accounts anytime and anywhere — as long as you have Internet access. CU OnLine lets you view account balances and histories, transfer funds between accounts, make withdrawals and more.

txtAlerts — Our newest electronic service lets you monitor important account activity with text messages sent to your cell phone. The txtAlerts service is easy to set up and free to members who have registered for CU OnLine electronic account access. (NOTE: Your cell phone provider may charge for text

messages received.) Choose the types of alerts you want to receive including critical notices such as an overdraft fee charged to your account, transaction activity, general alerts such as account balance notifications, or promotional messages about special offers available to our members.

Bill Payer — Save time and postage when you pay bills online with TruGrocer's Bill Payer service, available when you sign up for CU OnLine. You can also schedule recurring bills, such as your mortgage or car payment, to be paid automatically. For person to person payments, you may access **ZashPay** through Bill Payer to send money electronically to any individual quickly and safely.

eDeposits — By simply scanning the front and endorsed back of a check and then submitting the image and information through CU OnLine, you can quickly and safely deposit checks to your Share Draft, Money Market Share or Regular Share accounts from the comfort of your home.

eStatements — No need to wait for your TruGrocer statement to arrive by mail. Free eStatements are delivered at the same frequency, and you may access them securely through CU OnLine.

Electronic Teller (E.T.) — This toll-free phone service is another secure way to obtain balance information, review transactions, make withdrawals, transfer funds and more.

Discover all the convenient eServices available to members. For information, visit any TruGrocer branch or www.trugrocer.com.



Spread the word — Tell others about TruGrocer FCU

With new higher fees being charged at many banks, do your colleagues and family members a favor by telling them about the savings and benefits they will enjoy as a member of TruGrocer. They are eligible to join!

No fee share draft (checking) accounts: Free ATM/Debit cards, no per transaction fees, no monthly fees, no per check fees and no minimum balance requirement.

CU OnLine: Free Bill Payer, txtAlerts, electronic statements, electronic check deposit and more.

Insured deposits: Accounts are federally insured up to \$250,000 by the National Credit Union Administration, and up to an additional \$250,000 by Excess Share Insurance, a private deposit insurer.

As an employee or retiree in the grocery and supermarket industry, membership is available to you and your immediate family members. Invite your co-workers and family members to join by visiting www.trugrocer.com to complete our easy online membership application.

txtAlerts lets you receive your account balance or other account information via a text message.



Keeping score – A high credit score can be your best friend

Do you know your credit score?

About 98 percent of Americans don't, according to a recent survey by the Consumer Federation.



Yet, your credit score is one of the most important numbers in your financial life. Lenders, landlords, insurance companies and even many employers use credit scoring to assess your financial responsibility. So having a low score can cost you an apartment, an insurance policy, a loan, a job or thousands of dollars in interest payments.

When you apply for a loan, most lenders check your FICO score. Borrowers with a FICO score of 700 or higher usually have more credit options and can lock in today's low mortgage rates.

How to learn about your credit

The first thing you should do is get a copy of your credit report. You can request a free credit report by visiting www.annualcreditreport.com or calling 1-877-322-8228. Please note that you are entitled to one free credit report from each of the three credit-reporting agencies (Equifax, Experian and TransUnion) annually.

While your annual credit reports are free, you will need to pay a fee to obtain your credit score. Be wary of websites that offer "free" credit scores because they may require you to sign up for potentially costly credit-monitoring services.

If you notice any errors in your credit report, contact the credit agency to have it fixed. Or if there is something accurate but possibly damaging to your credit, the three major credit agencies may allow you to write a brief letter explaining the circumstances to anyone who requests your report. Be skeptical of "credit repair" companies that may over promise and over charge you for services you can do yourself, such as contacting the credit agencies to correct your report.

Tips for improving your credit score

- **Pay bills on time.** Delinquent payments, even if only a few days late, may negatively impact your credit score. **CU OnLine Bill Payer** from TruGrocer FCU can help with payment reminders and automatic payments for recurring bills.
- **Don't forget about the small payments.** Even small fees — like parking tickets or library fines — can hurt your credit if you don't pay them on time.
- **Reduce the amount of debt you owe.** If the amount you owe on your credit cards is close to your credit limit, it is likely to lower your score. However, don't automatically cut up all your credit cards — agencies like to know that you have a long credit history of making timely payments.

TruGrocer can help you with your financial needs. We'll work with you to provide loans with the best possible interest rates and convenient services to help manage your money and payments. Contact your nearest TruGrocer branch or visit www.trugrocer.com today.

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 2012. All rights reserved.



BRANCHES

P.O. Box 8145
Boise, ID 83707
(208) 385-5200
Fax: (208) 385-5290

3305 Lake Breeze
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

Bob Baker, Chairman
Bill Carter, Vice Chairman
Mike Shalz, Treasurer
Doug Gibson, Secretary
Cynthia Forsch, Member
Doyle Troyer, Member
Pradip Mehta, Member
Kevan Fenderson, Member
Michele Koci, Member

MANAGEMENT STAFF

Phyllis Thomason Adkins,
President and Chief Executive Officer
Michael S. Vickery, Senior Vice President
and Chief Operating Officer
Jack Snow, Vice President,
Business Development
Ann Cargile, Loan Servicing Supervisor
Chris Demaray, Director,
Member Services and Human Resources
Stacey Devereaux, Manager,
Accounting and Electronic Services
Leo Francis, Director, Lending, Branch
Operations and Regulatory Compliance
Ken Smith, Manager, Technology
Development and Loss Prevention
Denise Bardwell,
Orlando Branch Manager
Chalyce Ward,
Dallas/Fort Worth Branch Manager
Laura Sotelo,
Los Angeles Branch Manager

FINANCIAL HIGHLIGHTS

(as of October 31, 2011)

Members	31,645
Assets	\$222,725,220
Loans	\$69,459,594
Shares	\$175,406,052

www.trugrocer.com