



Go paperless!

TruGrocer eServices save time, money and trees

TruGrocer FCU eStatements, OnLine Bill Payer and eDeposits are safe, easy ways to save time and money. These online, paperless services let you pay bills, make deposits and view your TruGrocer accounts anytime you want.

OnLine Bill Payer — Set up your mortgage, car loan and other bills to be paid automatically. No more worrying about missing an ongoing bill payment. Plus, you can pay all of your regular bills in only a few minutes each month. Just set up your account and enjoy how easy paying your bills can be.

eDeposits — Make deposits to your Share Draft, Money Market Share or Regular Share account without having to leave home or wait

in line. This service also makes your funds available as quickly as possible and minimizes the risk that a check will get lost or stolen.

eStatements — Instead of receiving your statement by mail, view an electronic image of your statement, called an eStatement, by logging into your CU OnLine account. You will receive a notification in CU OnLine, generally the first week of the month, saying that your eStatement is ready. This free service also allows you to see your eStatements for the past 12 months.

Our eServices are convenient and practical. And because they reduce paperwork, they're good for the environment. Check out all of our eServices at www.trugrocer.com.

Popmoney: Move your money faster

Need to send or receive money quickly? Popmoney is here! A new service for TruGrocer FCU members, Popmoney makes it easy to move money securely via CU OnLine Bill Payer.

Popmoney transfers money from person to person electronically. It's much faster and safer than mailing a check. To use Popmoney, all you need is the recipient's email address or mobile phone number. Then, log into CU OnLine Bill Payer, enter the needed information, type a message and authorize the transfer — that's it.

To see a video of how it works visit www.trugrocer.com, select "eServices" and then "P2P Popmoney."



A TruGrocer auto loan puts you in the driver's seat

If you've been dreaming of buying a new or pre-owned vehicle, or if you'd like to refinance your current car loan held by another financial institution, now is the time to take action. Interest rates are at historic lows, and financing your purchase through TruGrocer FCU can make the ride even smoother.

Take these benefits for a spin:

- TruGrocer offers a variety of loans, so you can find terms that meet your financial needs.
- Our new lower interest rates can accommodate almost any budget.
- Our easy online loan application lets you apply wherever you are.
- With your loan pre-approval, you will be in a strong position to negotiate for the best deal — and to complete your purchase as fast as possible.

You will be eligible for additional savings through our interest rate relationship discount when you apply for a loan at www.trugrocer.com or when you buy a qualifying energy-saving hybrid vehicle. You may also use our convenient online application process to request a loan for a motorcycle, RV or boat.

Low interest rates and additional relationship discounts may save you hundreds or thousands of dollars over the life of your loan. To apply for a TruGrocer auto loan or for more information, contact any TruGrocer branch or visit www.trugrocer.com and follow the links to "Products" and "Auto Loans."

Are your finances disaster-ready?

Natural disasters, such as Superstorm Sandy, serve as sobering reminders that anyone could face the unexpected anytime. While these events cannot be prevented, you can take steps to help prepare for them. In addition to the personal safety of you and your family, you should take actions to help protect your finances.

Safely store important documents — Make copies (digital or paper) of your personal and financial documents such as: Social Security cards; driver's licenses; birth and marriage certificates; ATM, debit and credit cards; insurance policies; wills and other legal documents; home and vehicle ownership/lease records; and contact information



for TruGrocer FCU. Store one set at home in a safe place such as a fire-proof safe, and another set at a secure off-site location.

Update your insurance — Review your policies to ensure you have sufficient coverage to repair or replace your home, car and personal belongings. The time to update coverage is now — before something happens.

Keep cash on hand — Keep ample cash in a safe place at home for emergency use — in case ATMs aren't accessible or working after an event. For added peace of mind, consider keeping additional cash on deposit at TruGrocer to help cover living expenses for at least a few months following an emergency.

Automate financial transactions — Regularly use convenient TruGrocer eServices such as Bill Pay and Payroll Deposit to ensure that your income payments are received and your bills get paid without interruption in case of an emergency.

Prepare today — Go to www.trugrocer.com for more information about deposit accounts, automated eServices and other ways TruGrocer can help you prepare financially for emergencies.

These tax credits can put money in your pocket

April 15, 2013, the deadline for filing 2012 tax returns, will arrive before you know it. As you gather your paperwork, think about whether you may qualify for these often-overlooked tax breaks:*

- **Child care and dependent care costs** — You may deduct costs for after-school care and for child care during the summer while you are at work. If you have an adult dependent who needs care so you can work, those care expenses can be claimed, too.
- **Gifts to charity** — You can claim the money you give to qualified charitable groups and costs you incur while doing charitable work. You can also claim the cost of supplies you purchase for such work and for which you were not reimbursed.
- **Mortgage points** — If you bought your house in 2012, you can deduct the points you paid on the loan. (A point equals 1 percent of the loan amount.) Refinancing your mortgage loan may also qualify you for an income deduction.
- **Educational expenses** — IRS deductions for tuition and fees can save you thousands of dollars. The Lifetime Learning Credit and the American Opportunity tax credit are among the many other opportunities to write off education costs.

For more information, visit www.irs.gov or talk to a tax professional.

*TruGrocer Federal Credit Union does not provide tax advice. Consult a tax professional for information about the credits that may be available to you.

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FINANCIAL HIGHLIGHTS

(as of October 31, 2012)

Members	31,922
Assets	\$221,143,853
Loans	\$66,883,109
Shares	\$173,389,861



www.trugrocer.com