



For a limited time only No payment for the first 90 days on vehicle and personal loans!*

TruGrocer FCU has a special offer to announce. As a member, you may be eligible for a vehicle or personal loan with no payments due for the first 90 days. That's right, get a new vehicle and finance it through us — or obtain a personal loan — and don't make your first loan payment until three months later.

TruGrocer FCU offers vehicle loans with competitive interest rates and terms up to 72 months on qualifying vehicles. And if you are purchasing a qualifying hybrid vehicle, you may be eligible for a special discount rate through the Energy Smart Hybrid Loan Program. (Note that you may be charged a fee for refinancing an existing TruGrocer loan under these terms.)

Personal loans are available for periods ranging from six to 48 months. Use your personal loan to pay for college, to consolidate or pay down high-interest debt, to take that once-in-a-lifetime vacation you've been dreaming about or for other purposes.

These loans are available through February 28, 2014, so act quickly.

Visit www.trugrocer.com to access our easy-to-use cost calculators. Simply input the amount you need, select your desired terms and rates, and the calculator will display information about your estimated monthly payment. Use the calculator to compare your monthly payment based on different terms and rates.

Then, when you have found the loan that best fits your budget, you can apply online for either type of loan. Just select the "Loan Application" link at the top of the Web page. Applying online is convenient, safe and secure, and it helps ensure that you receive our maximum discount.

When you need a vehicle loan or a personal loan, don't look anywhere else. TruGrocer offers competitive rates and favorable terms. If you have questions, call or stop by any TruGrocer FCU branch location to learn more.

Your money, your information, your convenience

TruGrocer FCU's online services make it easy to manage your accounts and your money — whenever and wherever you want.

eDeposit allows you to safely deposit your checks into your TruGrocer FCU account without visiting a branch or dropping it in the mail where it could be lost or stolen. Simply scan the front and endorse the back of a check and then submit the image and information through CU OnLine.

eStatements are just like the paper statements you receive by mail, but you can access them securely via CU OnLine. And while you pay \$2 per paper statement, you avoid this charge by signing up for free eStatements. This free service also allows you to see your eStatements for the past 12 months.



Bill Payer saves you from having to write checks every month for your utility bills, credit card statements, mortgage or rent and other recurring payments. No more checks, no more stamps and no more worries about missing an ongoing bill payment. Your bills will be paid on time, every time.

Visit www.trugrocer.com and select the "eServices" link for more information about these time-saving and money-saving tools.



*Offer valid through February 28, 2014. All loans are on approved credit, and rates are subject to change without notice. Your individual rate may vary based upon credit quality, current usage of credit union services, terms selected and if applicable, age of vehicle.

Make your 2014 financial resolutions stick

Each year, millions of people make New Year's resolutions to "save more money" or take other steps to improve their financial situation. Yet a recent poll shows that less than one-third of all Americans have a monthly budget to track income and expenses, and even fewer have a long-term financial plan.

How can you build a responsible personal budget that keeps your spending in control while maximizing savings and minimizing debt? These tips are good ways to begin:

Start an emergency fund. Begin building a separate emergency fund with enough money to cover your living expenses for

at least three to six months. Avoid using your reserve to pay off debt, as this can leave you financially vulnerable if an emergency arises.

Pay more than the minimum. Making only the minimum payment on your debt each month may leave you with more cash in your pocket, but it probably won't help you get out of the red. Put as much toward paying off your debt as you can do responsibly.

Avoid the debt shuffle. Advancing money from one debt source to pay down another is not a viable long-term solution. In fact, "robbing Peter to pay Paul" can put you in a bigger financial crunch than ever.

Say goodbye to late fees. If you have trouble keeping track of your bills, TruGrocer FCU's online Bill Payer can help. Use this free service to have your regular bills paid automatically through CU Online. You won't have to worry about late payments and money-wasting penalties again.

From share accounts to personal loans to our 1% annual rebate VISA credit card, TruGrocer FCU has products and services that can help you manage your money wisely. Call or stop by your local branch location, or visit www.trugrocer.com to learn more.

Need cash? You have a PAL at TruGrocer FCU

When unexpected expenses leave you temporarily in need of cash, a Pay Advance Line of Credit (PAL) from TruGrocer can be a convenient solution.

PAL is nothing like those street corner payday lenders whose extremely high interest rates can make your problems worse. In fact, PAL is designed to help you get out of a financial bind and protect your financial future.

You may qualify for a \$500 Pay Advance Loan with an annual percentage rate of 18 percent if you have deposited your paychecks into a TruGrocer account for at least six months. Your PAL will be repaid via automatic monthly fund transfers from your TruGrocer account over no more than three months.

Tip: If you have a previous PAL, it must be paid in full before you can receive a new PAL.

Apply for your PAL online at www.trugrocer.com and follow the links to *Products > Pay Advance LOC*.

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FINANCIAL HIGHLIGHTS

(as of October 31, 2013)

Members	30,634
Assets	\$230,419,678
Loans	\$68,609,617
Shares	\$179,076,095

www.trugrocer.com