

# The Store Front

**TruGrocer**  
FEDERAL CREDIT UNION

Just for you

## Introducing TruGrocer FCU mobile banking and deposit services!

Now you can view your TruGrocer FCU account balances, deposit checks and much more — all from your mobile device. Adding to our suite of electronic services, TruGrocer FCU has launched comprehensive mobile banking and deposit services.

Thanks to this free service, TruGrocer FCU members can:

- Deposit checks with a device camera
- Check account balances
- View account transaction history
- Transfer funds
- Apply for a loan
- Use Text Banking for quick account inquiries
- Find ATM and branch locations

It's like having your own personal TruGrocer branch with you everywhere you go!

All you need to do is download the app for your Android phone, iPhone or iPad. For your convenience, you can enroll multiple devices from which to access your accounts.

TruGrocer FCU mobile banking is easy to use, free, convenient and secure. To download the app, visit [www.trugrocer.com](http://www.trugrocer.com) and select the *Mobile* link at the top of the page. You'll also find a link to the Mobile Banking Center, where you can sign up and manage mobile access to your TruGrocer FCU accounts. (Select the "Sign up for Mobile Banking" link at the bottom of the Mobile Banking Center page.)

**Note:** If your device is lost or stolen, mobile banking can be quickly disabled. Simply go online to the Mobile Banking Center or call TruGrocer FCU.

## Protect your financial info on your mobile phone

Banking from your smartphone or other mobile device is convenient, easy and — when used wisely — secure. These tips can help ensure that your information stays safe:

- Maintain antivirus software on your device.
- Take advantage of your phone's password protection software.
- Download only programs from trusted websites, such as TruGrocer FCU, your wireless provider or app vendors.
- Never provide account numbers or other personal information when replying to an unsolicited email, text message or pop-up window, even if the question appears to come from a trusted source.

Please contact your TruGrocer branch immediately if you have any concerns about the security of your accounts.

**Important note:** TruGrocer FCU will not contact you by email or text message to ask for your account numbers, passwords, PINs, plastic card numbers or any other personal information.

## Find your dream car the easy way — just 'AskAuto'

Buying a new car can be exciting and fun — as well as confusing and intimidating. Now, as a TruGrocer FCU member, you can use AskAuto® to simplify the experience of finding and purchasing the right vehicle.

AskAuto is a smartphone app that helps you research your favorite cars, compare your options and apply for a loan. Use this free app to:

- See a vehicle's average retail cost and mileage estimates
- Compare criteria for different vehicles you are considering
- Rank each car and make notes as you shop
- Learn about your options for obtaining an automobile loan
- Apply for a loan anytime and anywhere right from your smartphone

To download the AskAuto app, scan the QR code or search for the AskAuto app in your app store. Be sure to select TruGrocer FCU on the app's startup screen, so you can take advantage of our competitive rates and favorable terms.



# TruGrocer members can save with Sprint

The average U.S. family overspends \$200 a year on wireless services. The Sprint Credit Union Member Discount can help TruGrocer FCU members ensure they aren't paying too much for wireless service.

This offer provides savings such as:

- **10% discount** on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online to save even more
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Use **Corporate ID: NACUC\_ZZM** to claim your discount

Visit [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint) to start saving with the Sprint Credit Union Member Discount. You'll be asked to verify your TruGrocer membership. This simple process takes only a few minutes. There are four ways to verify membership:

1. Find the free "Invest in America" mobile app at the Apple App Store (iPhone users) or Google Play (Android users) by searching for "Invest in America." You will be prompted to black out all confidential information within the app.
2. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) from a mobile device. *Black out all confidential information on your documentation before faxing.*
3. Sign up for Sprint's AutoPay using your credit union's checking account or credit union debit/credit card at [www.Sprint.com](http://www.Sprint.com).
4. Fill out and fax the Sprint verification form and supporting documents to Sprint Corporate Accounts at **(913) 523-1987** or toll free **(877) 687-8211**. *Black out all confidential information on your documentation before faxing.*



## TruGrocer offers TruStage™ insurance built for credit union members like you

You wouldn't intentionally leave your home unlocked when you go away on vacation or drive your car the wrong way down a one-way street. Yet accidents can happen at any time and to anyone. That's why more than 14 million credit union members nationwide trust **TruStage™** for their insurance.

**TruStage** peace of mind is now available to TruGrocer FCU members interested in having these types of coverage:

- Home
- Automobile
- Life
- Accidental death and dismemberment (this type of insurance pays a cash benefit in the event of a covered injury or death due to an accident)

### Why TruStage?

**TruStage** is a leading provider of insurance coverage designed exclusively for credit union members. **TruStage's** parent company was founded nearly 80 years ago on the belief that credit union members deserved to have insurance that protected them and their families.

With convenient e-services, **TruStage** allows members to pay a bill, make policy changes and even report a claim online. And because credit union members have full schedules and busy lives, claims service is available 24 hours a day, every day.

Protect the people and possessions that matter most. To learn more about a free, no-obligation quote, visit [www.trugrocer.com](http://www.trugrocer.com) > *Insurance*.

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## 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**

205 Spencer Drive  
Wells, ME 04090  
**(207) 646-4989**  
Fax: **(207) 646-5673**

## BOARD OF DIRECTORS

Bob Baker, Chairman  
Bill Carter, Vice Chairman  
Mike Shalz, Treasurer  
Doug Gibson, Secretary  
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Doyle Troyer, Member  
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John McMurdie, Member

## MANAGEMENT STAFF

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Branch Operations and Regulatory Compliance  
Ken Smith, Director, Technology Development  
and Loss Prevention  
Denise Bardwell, Orlando/Wells  
Branch Manager  
Chalyce Ward, Dallas/Fort Worth  
Branch Manager  
Laura Sotelo, Los Angeles Branch Manager  
Karen Borchert, Senior Financial Accountant

## FINANCIAL HIGHLIGHTS

(as of April 30, 2014)

Members	30,096
Assets	\$229,854,762
Loans	\$69,744,433
Shares	\$180,011,671

**Tru**OnLine  
[www.trugrocer.com](http://www.trugrocer.com)