

The Store Front

TruGrocer
FEDERAL CREDIT UNION

Just for you

Save time, money and paper with free OnLine Bill Payer



Are you ready to make a smart investment of your time? Spend a few minutes setting up your **TruGrocer CU OnLine Bill Payer** and you will save many hours in the years ahead.

OnLine Bill Payer will process payment for any one-time or recurring bills you select. You won't have to worry about writing a check, missing a deadline or getting hit with late fees because your payment didn't arrive on time.

Tip: See how much time and money you can save with Online Bill Payer with our calculator tool at www.trugrocer.com > eServices > Bill Payer.

The service is easy to use and secure. Your account and transaction information are protected by your selected password, as well as TruGrocer's data encryption and firewall technology.

OnLine Bill Payer is also free, with no limit to the number of bills you can pay using Bill Payer. Just set up OnLine Bill Payer with the merchants or other parties who need to be paid. Then every time you need to transmit money, you will key in the amount and future payment date. OnLine Bill Payer will take care of the rest!

For ongoing payments with static dollar amounts and due dates, you can set up the payment to be made from your account automatically.

TruGrocer CU OnLine Bill Payer is secure and free to use. They are also more environmentally friendly than paper statements. For complete information and instructions, call or visit your TruGrocer branch, or visit www.trugrocer.com > eServices.

Maximize convenience, minimize worry with an ATM/POS/Debit Card

Do your everyday shopping purchases without the hassles of handling cash. Make complimentary withdrawals from a broad network of ATMs. Say bye-bye to writing endless checks.

How? Just sign up for a **TruGrocer ATM/POS/Debit Card**. It's everything you need for your everyday shopping:

Easy to use — You will be able to pay at the Point-of-Sale (POS) through the nationwide STAR® and MasterCard® networks.

Convenient — Just swipe your card and the cost of your purchases will be deducted from your TruGrocer Share Draft account.

Secure — Your ATM/POS/Debit Card is monitored round the clock by the Falcon Fraud network for unauthorized activity on your account.

Flexible — You can make withdrawals from the CO-OP® network of ATMs with thousands of locations nationwide, generally with no service fee. (Operators of other ATM systems or POS networks may charge a fee for using their ATMs.)

Tip: Visit www.trugrocer.com to view network ATMs in your area.

If you already have a Share Draft checking account, you can request your free ATM/POS/Debit Card by contacting or visiting your TruGrocer branch office. Or visit www.trugrocer.com > Products > ATM/POS/Debit Card for details.

Don't take a chance with debit card security

Financial data theft can happen anytime you swipe or enter your debit card data. To help safeguard your information:

- **Commit your PIN to memory** rather than paper. Never reveal your PIN to anyone, including over the phone or by email.
- **E-shop smartly.** Be sure any site you use for financial transactions has a URL that starts with "https" and other security features. Log off when you are finished with the site.
- **Report card theft or fraud immediately.** If your card is lost or stolen, contact TruGrocer FCU right away. The sooner you report a security issue, the less time for your card to be used illegally.

TruGrocer ATM/POS/Debit Cards are monitored 24 hours a day for unauthorized activity. For details, visit www.trugrocer.com > Products > ATM/POS/Debit Card.



Password protection: Your first line of defense online

If you access your accounts online, you can rest assured that TruGrocer FCU uses highly advanced security measures to safeguard your financial information. You too, can play an active role in protecting your account data — by selecting and using strong, unique passwords for your TruGrocer accounts.

These tips can help:

- **Your CU OnLine password** should now include numeric, case sensitive alpha and special characters (@,#,\$,%,&, or _) to enhance security on home banking.
- **Consider using a password manager**, a software application that will create strong passwords and store your passwords securely. With a password manager, you won't have to remember multiple complex passwords.
- **Use a passphrase, rather than a password.** A passphrase is a string of random, unrelated words, such as "hop lamp generally buttercup." Passphrases are harder than passwords for scammers to crack.
- **Avoid using personal or familiar information.** You probably know not to use your birth date, house number or pet's name. But you should also avoid using song lyrics or other published material.
- **Use each password or passphrase on only one site.** If a scammer does crack your code, the damage will be limited to only the account that gets hacked.
- **Do not send your password via email** or select those "Remember Me" checkboxes, especially when using a public computer or Wi-Fi network.

Remember: With a little caution and a lot of common sense, you can help keep your financial information safe and secure.

Keep the 'security' in 'Social Security'

Here are some eye-opening statistics: An estimated 37 million retired workers receive Social Security benefits — and about 73 percent of those individuals have reduced benefits because they began to receive benefits before full retirement age.*

You can start collecting Social Security at age 62. And while many people have valid reasons for retiring early, doing so without due consideration may prevent you from maximizing the Social Security payments that can help ensure your long-term financial future. In fact, every year you delay signing up for Social Security, you may receive 8 percent more in annual benefits. There is no additional benefit increase after you reach age 70, even if you continue to delay taking benefits.

When deciding at what age to start collecting Social Security, you should consider many factors unique to your situation, such as your marital status, overall health and life expectancy. Your financial status is also a crucial factor. If you have substantial savings, for example, you may feel more confident about retiring earlier. You can learn more about when to start collecting your Social Security benefits by visiting <http://www.ssa.gov/retire2/applying1.htm>.

And if you are looking to boost your retirement savings, TruGrocer FCU offers a variety of savings options, including Individual Retirement Accounts. Call or stop by your TruGrocer branch, or visit www.trugrocer.com > *Products* > *Shares* for more information.

*Social Security Administration, Annual Statistical Supplement, 2013

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FINANCIAL HIGHLIGHTS

(as of October 31, 2014)

Members	29,596
Assets	\$230,758,703
Loans	\$71,108,686
Shares	\$180,732,052

TruGrocer OnLine
www.trugrocer.com