



Put your car buying plans into high gear

If you're looking for your next vehicle, keep in mind that TruGrocer FCU has some of the most favorable loan terms to be found anywhere. In fact, no matter what your car buying needs, we probably have an auto loan to fit them.

- **Low monthly payments** — We offer rates as low as 1.95 percent APR and terms up to 84 months.* Plus, financing is available for up to 100 percent of the purchase price, so you don't have to save up for a hefty down payment.
- **Financial "breathing room"** — With TruGrocer auto loans, your first payment won't be due for 90 days after you finalize the purchase.

At TruGrocer, we're here to serve our members, and we will work with you to help you get the car you've always dreamed of driving. Visit www.trugrocer.com today to get started.

Simplify your shopping with the AskAuto® app

This smartphone app helps you research car models, compare and rank your options, and then apply for a loan from TruGrocer right from your smartphone. AskAuto is available anytime and anywhere. Go to www.trugrocer.com > **Products > AskAuto Car Buying App.**

**On approved credit. Rates and terms are subject to change without notice. Your individual rate may vary based upon credit quality, terms selected and if applicable, age of vehicle.*



Give yourself some credit Reporting errors may be costing you thousands

Your credit rating isn't just a "matter of record." It can affect your chances of successfully applying for a loan, buying a house and even getting a job. So checking your credit report regularly is the smart thing to do.

You may request a free copy of your credit report every 12 months from each of the three nationwide credit reporting companies: Equifax, Experian and TransUnion. To request your credit report, visit www.annualcreditreport.com or call (800) 322-8228. Note that www.annualcreditreport.com is the only authorized website for requesting your free annual credit report. Be wary of other sites offering free credit reports, scores or monitoring.

Once you receive your report, review it carefully. If you find errors, report them in writing to the credit reporting company and the creditor.

A 2013 study found that about 5 percent of all consumers had credit reporting errors that could result in less favorable terms for loans. So don't assume you have the good credit rating you deserve. Request your free credit report today.

A TruGrocer personal loan Get the money you need, whatever you need it for

Is it time to replace your old refrigerator, overhaul your yard's landscaping or finally treat yourself to the vacation of a lifetime? Could you use some extra money to make energy-efficient upgrades to your home or do you just want to consolidate your high-interest debt into one simple, lower rate loan?

Whatever your reasons for needing money, a personal loan from TruGrocer FCU is a quick and easy option. First, use our handy calculator tool at www.trugrocer.com to compare loan amounts, rates and terms and to view approximate repayment amounts.

Then, apply for a personal loan right on our website. Online applications receive fast, secure processing, and you're guaranteed the maximum discount off credit union services. And with all of our personal loans, the first payment won't be due for 90 days.

For more information, visit www.trugrocer.com.

Personal Loan Special

*1% off of published rates
through August 31, 2015.*

Take a vacation free from financial worries

You take a vacation to relax your body and refresh your spirits. Unfortunately, scam artists and thieves never take a vacation. So when it comes to protecting your money and financial information, you should be especially vigilant when you travel.

To help protect your financial information on the road:

- **Notify your credit card companies before you leave home.** Otherwise, your card may be frozen for “unusual activity” because of your travel-related charges.
- **Be alert.** One common scam is for a person to pretend to call you from your hotel’s front desk. The caller will ask you to “confirm” your credit card number. Don’t fall for this trick!
- **Change the settings on your cellphone, laptop and other devices** so they do not automatically connect to a nearby Wi-Fi network that may not be secure.
- **At check-in, ask for the name and login instructions of the hotel’s authorized Wi-Fi network.** Just because a connection looks authentic doesn’t mean it is.

Here’s another travel tip: Get a convenient, secure **TruGrocer VISA credit card** and use it wherever VISA cards are accepted — at more than 14 million locations worldwide! Plus, earn 1 percent annual rebate on purchases (excluding cash advances).

Sleep soundly. Your TruGrocer savings are safe and secure

Life is stressful enough. So here’s one thing you never have to worry about: your TruGrocer FCU member shares. Your shares are automatically protected for up to \$500,000 — the highest level of combined federal and private share insurance available.

Here’s how it works:

Your account is insured for at least \$250,000 by the National Credit Union Administration, a federal agency. An additional \$250,000 of protection is provided per member through the Excess Share Insurance Corporation. Also, an individual retirement account (IRA) maintained at TruGrocer FCU is insured separately for up to \$250,000 by each of these agencies.

If you have a TruGrocer individual share account, a joint share account and an IRA, your total share protection is up to \$1.5 million! Call your TruGrocer branch for full details.

Wireless users: Switch to Sprint and save!

Love your wireless device but hate your service provider’s big monthly bill? As a TruGrocer FCU member, you can enjoy substantial savings when you switch to Sprint as your wireless provider.

These exclusive benefits include:

- A 10 percent discount off select regularly priced Sprint monthly service
- Activation fee waiver on new lines (up to \$36 in savings)
- Upgrade fee waiver (up to \$36 in savings)

Love your wireless device *and* your wireless service! To get started today, take a few minutes to visit www.Sprint.com/verify from a mobile device to verify your TruGrocer membership.

Then, go to www.LoveMyCreditUnion.org/Sprint to sign up for the savings. Be sure to use **Corporate ID “NACUC_ZZM”** to ensure you get your TruGrocer benefits.

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FINANCIAL HIGHLIGHTS

(as of April 30, 2015)

| | |
|-------------------|---------------|
| Members | 29,641 |
| Assets | \$241,490,178 |
| Loans | \$73,120,526 |
| Shares | \$189,415,829 |

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www.trugrocer.com