



## Introducing: Money Management

Helping you budget for a brighter future



CU OnLine and the TruGrocer Mobile App now have additional tools to help you take control of your finances. Start using these powerful tools today by going to “Money Management” on the Accounts page. These features include:

- **Accounts** will let you monitor all of your financial information in one place. Link your checking and savings accounts, investments, credit cards, loans and lines of credit from almost any financial institution.
- **Transactions** gives you an overview of your recent spending across all accounts and the ability to search or filter for specific entries.
- **Spending** makes it easy to quickly identify your biggest expenses and dive into the smallest details. The feature can help you put your money to the best use.
- **Budgets** can provide a visual budget that draws your attention to the areas

that may need some focus. Budgets will even calculate your average monthly spending in each category from the previous 90 days.

- **Trends** will track your spending in each category in order to give you insights into your spending habits.
- **Debts** will help you prioritize your debt and pay it down faster, so you can save money you would otherwise put toward interest payments.
- **Net Worth** lets you monitor your overall financial progress. The tool takes everything into account: what you have, owe, earn, save, spend and pay towards debt.
- **Goals** will calculate and track your progress of saving for a house or a vacation or perhaps building your savings. Establishing monthly contributions will help you plan for short- and long-term financial aims.
- **Cash Flow** combs through your transactions to identify recurring deposits and payments in order to show your past and planned spending. With your regular deposits and payments entered, you can see the effect of upcoming events on an individual account or on your finances as a whole.

## FICO® Score helps you understand your credit

Understanding your FICO® Score can help you understand how lenders view your credit risk, thereby letting you better manage your finances.

As a FREE service to TruGrocer members with a Share Draft (Checking) account, your FICO® Score is now available when you access CU OnLine home banking or the mobile app.\* Additionally, factors from information in the credit report that most impact the score are provided to help better understand your financial health over time.

Because your FICO® Score is based on the information in your credit report, be sure that the credit report information is accurate. You may get a free copy of your credit report every 12 months from each credit reporting company.

To request a copy of your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com). Please note your credit report will not include your FICO® Score.

*\* Primary member only.*

## This summer, hit the open road in style with a TruGrocer auto loan

In the market for a new car, truck or RV? Interest rates on auto loans are still at or near historic lows, making this a great time to consider buying a new set of wheels.

TruGrocer can help! Besides offering low rates, we offer loan terms up to 84 months and financing up to 100 percent of the purchase price.\* Plus, your first

payment won't be due for 90 days after you complete the purchase.

**TIP:** Apply for your loan online at [www.trugrocer.com](http://www.trugrocer.com) to get the maximum discount for using our services.

To simplify the purchase process, use TruGrocer's **AskAuto App**. This free app will help you compare, rank and make

notes for the vehicles you're considering. You can also scan each vehicle's identification number to see its average retail cost and estimated fuel mileage. You can even use the app to apply for your TruGrocer auto loan.

To learn more, visit [www.trugrocer.com](http://www.trugrocer.com) and select “Borrow.”

\* On approved credit. Rates and terms are subject to change without notice. Your individual rate or payment may vary based upon credit quality, usage of credit union services and term selected. A fee may be charged to refinance an existing TruGrocer loan under these terms.

# Yes, your home can work for you

Your home is more than just a place to live and a major investment. With a Home Equity Line of Credit (HELOC) from TruGrocer, your home can also be an important financial resource.

At any time, you can use the HELOC to borrow money based on the lesser of these two options:\*

- Up to 85 percent of your home's appraised value, minus the balance of any first mortgage.
- Eighty percent of the appraised value if you do not have a first mortgage.

There is a minimum of \$10,000 and the interest rate is equal to Prime based on the *Wall Street Journal*. You may use funds from your HELOC for just about any purpose.



For complete details, visit [www.trugrocer.com](http://www.trugrocer.com) and select "Borrow" on the home page and then "Home Equity Line of Credit (HELOC)."

*\*Additional terms and conditions may apply. Due to Texas HELOC regulations, Texas borrowers are limited to 80 percent of appraised value, less any 1st mortgage, not to exceed 50 percent of the fair market value, whichever is less.*

## College Saver Share Certificates help your children pursue their college dreams

College Saver Share Certificates from TruGrocer can help you start saving for your child's educational goals. The certificates have important terms and benefits, including:

- Each certificate has a five-year term.
- Certificates earn a fixed dividend rate 2 percent higher than the current rate on our five-year Small Saver Share Certificate.

- You may purchase one College Saver Share Certificate annually for each qualifying family member under 18.
- Certificates are available for any amount between \$500 and \$10,000.

To learn more, visit [www.trugrocer.com](http://www.trugrocer.com) and select the "Save" and "College Saver" buttons on the home page.

## Sprint's best cash rewards offer ever!

As a TruGrocer member, you can receive a \$100 cash reward for every new phone line you switch to Sprint®. This exclusive offer is the best ever from Sprint®!

### How it works:

- Members get a \$100 cash reward for up to 3 new lines\* when you switch to Sprint®.
- Already a Sprint customer? You will receive a \$50 cash reward for every line up to 3 you transfer\* into the Sprint Credit Union Member Cash Rewards Program.
- Plus, you will receive a \$50 loyalty cash reward every year for up to 3 lines.\*

### How to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. Allow up to eight weeks for the cash rewards to be deposited directly into your TruGrocer credit union account.

Make the switch today and save with the Sprint Credit Union Member Cash Rewards Program. For complete details, visit [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).

*\*3 lines total, includes all activated and transferred lines.*

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## BRANCHES

Call Center Toll Free: 1-855-320-6460  
Electronic Teller 24HR Phone Banking:  
1-800-392-3328

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  
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

3335 E. Overland Road  
Meridian, ID 83646  
(208) 385-5200  
Fax: (208) 888-3756

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Chalyce Ward, Dallas/Fort Worth Branch Manager  
Laura Sotelo, Los Angeles Branch Manager  
Gail Machos, Meridian Branch Manager  
Claire Urquhart, Wells Branch Coordinator

## FINANCIAL HIGHLIGHTS

(as of April 30, 2018)

Members	29,345
Assets	\$265,676,625
Loans	\$84,081,105
Shares	\$214,656,440

[www.trugrocer.com](http://www.trugrocer.com)