



# the storefront

Winter 2021 | Volume 28, No. 2



## Cruise into a great deal with a TruGrocer auto loan

COVID-19 precautions such as stay-at-home orders and social distancing have led many people to significantly reduce the amount of time they spend behind the wheel of a car. So, it's not surprising that the national health crisis has also prompted some automobile manufacturers to slash prices and offer once-in-a-lifetime deals on new and used vehicles. If you have been thinking about buying your next automobile, now may be an especially good moment to take action.

TruGrocer can help with highly competitive terms on auto and RV loans. Our rates are as low as 1.75 percent APR\*. In addition, loans are available for terms of up to 84 months, with the first payment not due for 90 days after purchase. And as a TruGrocer member, you are eligible for exclusive benefits that can help you purchase a new car, truck or RV with minimal hassle and delay.

To get started, use your smartphone to scan this QR code and you'll soon be on your way. Or visit [www.trugrocer.com/Borrow/Auto-Loans.aspx](http://www.trugrocer.com/Borrow/Auto-Loans.aspx) for full details about our auto and RV loans.

*\*On approved credit. Rates and terms are subject to change without notice. Your individual rate or payment may vary based upon credit quality, term selected and usage of credit union services.*



Scan to  
Apply  
for a  
Loan



## Gain insights into your finances with TruGrocer online calculators

Need a little help managing your finances? TruGrocer's free online calculators can help you make wise decisions about loans, savings, investments and more. Here are some of the calculators available:

- **Car Loan Calculator** — Helps you understand your auto purchase options based on monthly payments.
- **Auto Rebate vs Low Interest Financing** — Offers guidance in choosing between low-interest financing or a manufacturer's rebate.
- **Debt to Income Ratio** — Helps determine this important measure of your ability to successfully apply for a loan.
- **Loan Comparison Calculator** — Compares your loan options by looking at monthly payments, fees and other costs.
- **Compare Savings Rates** — Shows the amount of money you can save over time based on different interest rates.
- **Certificate of Deposit Calculator** — Displays the interest income you can earn on a CD.

To access these and other calculators, scan this QR code or visit [www.trugrocer.com/Calculators.aspx](http://www.trugrocer.com/Calculators.aspx).



*Information and interactive calculators are made available to you as self-help tools for your independent use and are not intended to provide investment advice. We cannot and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.*

## Take control of your financial wellbeing — with Money Management

With the COVID-19 pandemic upending incomes, savings and carefully crafted financial plans, staying informed about your situation is more crucial now than ever. TruGrocer can help you take control of your financial wellbeing with Money Management, a suite of free, easy-to-use and empowering tools available when you access your TruGrocer accounts through CU OnLine or our mobile app.

**With Money Management, you can:**

- Monitor all your accounts in one place
- Review your account transactions
- Understand your cash flow and spending habits
- Set up a visual personal budget
- Prioritize and pay down debt
- Set goals and keep track of progress

To start using Money Management today, go to [www.trugrocer.com](http://www.trugrocer.com), select the "Learn" button and log onto CU OnLine, or access the tools through the TruGrocer Mobile App.

## A financial checkup can put you on firmer footing

Even in normal circumstances, regular financial checkups are a good idea for anyone. Now, the COVID-19 pandemic has given many people a new sense of urgency to take a thorough look at their finances. Here are some steps to help you get a better grasp of where you stand — and what you can do about it:



- Learn your credit score. To request a credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228. Review your report carefully and contact the reporting agency to correct any inaccurate or out-of-date information.
- If you've had to tap into emergency savings recently, start rebuilding those funds as soon as possible. It is generally recommended to have funds on hand to cover three to six months of your usual expenses, though the COVID-19 crisis has taught us that more is better.
- Get a handle on debt. High-interest debt is especially harmful to your long-term financial goals, as it drains away dollars that you could put to much better use. Develop a realistic, achievable plan to eliminate (or at least consolidate and reduce) debt without incurring additional debt.

TruGrocer has many free, convenient services that can help you manage your money easily and effectively. Contact us or visit [www.trugrocer.com](http://www.trugrocer.com) to learn about **CU OnLine**, **Bill Pay**, **Mobile Banking & Deposit** and more.

## Protect your financial assets from scammers

The COVID-19 pandemic has created havoc for families all across the nation. Unfortunately, scam artists have taken advantage of the confusion and uncertainty to target vulnerable people already struggling with financial issues. Here are a few ways you can defeat the bad guys:

**Shop safely online.** Online shopping is easy, convenient — and the leading source of pandemic-related FTC fraud complaints. The Department of Homeland Security recommends that consumers transact business only with reputable vendors and make sure website data is encrypted. To learn more, visit <http://us-cert.cisa.gov>.

**Surf with caution.** Be wary of clicking links in emails, even when messages appear to be from loved ones or trusted sources. Clicking on these links may install malicious software on your computer or mobile device. Similarly, be alert to the threat of spoof websites, which look authentic but are actually fake pages trying to harvest your login credentials or other information.

**Protect your debit card. Card Controls** are now available on CU OnLine and TruGrocer's Mobile App to safeguard your TruGrocer debit card. You set your card as "active" only when you want to do transactions. You set declines, text alerts and email notifications based on your needs. Logon to *CU OnLine*> *Additional Services*> *Card Controls* or logon to the TruGrocer Mobile App and select "Card Controls" from the main menu to add these protections.

### 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	341 E. Imperial Highway Fullerton, CA 92835 (714) 738-4681 Fax: (714) 870-6408
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3305 Lake Breeze Orlando, FL 32808 (407) 292-2006 Fax: (407) 292-2520	205 Spencer Drive Wells, ME 04090 (207) 646-4989 Fax: (207) 646-5673
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1327 Brown Trail Bedford, TX 76022 (817) 285-8292 Fax: (817) 285-7053	3335 E. Overland Road Meridian, ID 83646 (208) 385-5200 Fax: (208) 888-3756
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4961 W. Bell Road, Ste. B6  
Glendale, AZ 85308  
(602) 978-9408  
FAX: (602) 978-9014

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Claire Urquhart, Wells Branch Manager  
Heston Charlton, Phoenix Branch Manager

### Financial Highlights

(as of October 31, 2020)

Members.....	25,136
Assets.....	\$322,359,268
Loans.....	\$100,823,511
Shares.....	\$269,382,083

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