



Don't let talk of interest rate hikes stop you from seeking a loan

Rising interest rates may sound like bad news for borrowers. But that's not always the case. As your credit union, TruGrocer offers a variety of loans and convenient terms to you, our members. And our rates may be lower than you think.

Easy loans to exceed your expectations

Consider these options for a new vehicle, home improvement project or any other personal need:

- **Auto Loans:** Our auto loans make it simple to get behind the wheel of a new vehicle. Rates are available for as low as 3.24 percent APR* with a 24-month term. And if you're thinking about a new boat or RV, we've got a loan for that, too
- **Personal Loans:** Are you looking to consolidate debt, renovate your kitchen or maybe plan a dream wedding? A personal loan can get you the funds you need. Rates start at just 7.99 percent APR* with a 6-month term.
- **Home Equity Line of Credit (HELOC):** Borrow money against the equity in your residence with our convenient HELOC loans. The term is 180 months with a 60-month draw period, and rates are as low as Prime Rate -0.50 percent*.

Exclusive loan benefits for members

As a TruGrocer member, you get more than just attractive rates. **You don't have to make a payment for the first 90 days of the loan.** It's fast and easy to apply online with no application fee. Plus, members who apply electronically receive the credit union's maximum discount.

Once you have your loan, **CU OnLine** and **Mobile Banking** allow you to manage payments, view account history and much more. It's a streamlined electronic banking experience exclusively for our valued members.

Apply today — at no cost

We're here to help make your plans a reality. Visit www.TruGrocer.com and click on "Borrow" and then click on "Apply for a Loan," or scan this QR code.



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

Stay on top of your finances with Money Management

Now more than ever — with raising prices and an uncertain economy — it is important to wisely manage your finances. 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 easily:

- Monitor all of your accounts in one place
- Review your account transactions across all accounts
- Identify large expenses and spending habits
- Track trends in your spending and understand your cash flow
- Prioritize your debt
- Set up a visual budget
- Set goals and keep track of progress

To start using Money Management today, visit www.trugrocer.com, select the "Learn" button and log into CU OnLine or access through the TruGrocer Mobile App.



Take control with Debit Card Control

To help protect your debit card, TruGrocer offers **Card Controls** that allows you to decline transactions simply by turning off your card. This saves you the hassle of having to cancel a lost or misplaced card only to find it later.

Card Controls also lets you set up selective declines, text alerts and email notifications based on your needs.

To access Card Controls:

Log on to **CU OnLine** > **Additional Services** > **Card Controls** or log on to the TruGrocer Mobile App and select **Card Controls** from the main menu to manage and add these protections to your debit card.

Stop smishing scams: Be wary of sketchy texts

Have you ever received a text like these?

Your package with tracking code XYZ is at our warehouse. Click here to arrange delivery.

The IRS has launched an investigation against you. Call this number or your accounts will be frozen.

Thanks for being a loyal shopper. Your \$100 gift card is waiting. Just reply to this message.

If you answered yes, then you may have been targeted by a smishing scam. Smishing — a term that combines “short message service” and phishing — occurs when swindlers send deceptive text messages to someone’s mobile phone or another smart device in an effort to collect personal information.

These cons are common

In 2022, it’s estimated that most people received around 40 spam texts each month. Cybercriminals use this technique because texting services typically don’t have the sophisticated spam filters that email offers. That means it’s easier for them to get to you with unwanted and unsolicited messages. Another reason smishing attacks are so successful is because the text messages often appear to be from a business you know and trust.

Fortunately, there are ways to thwart a smishing attempt. If you receive a questionable text:

- Never click links or call phone numbers included in the message
- Don’t respond, even if instructed to “text STOP” to end messages
- Do delete the message

In addition, you can boost security by making sure your smart device and security apps are updated to the latest version. And you may want to install anti-malware software on your device for added protection.



Validate mysterious messages

TruGrocer will never text you. If you get a questionable text purportedly from any company or government agency, check your bill for contact information or search the company or agency’s official website. Call or email them directly to confirm whether you received a legitimate text. If it’s deceptive, you can submit a complaint at www.reportfraud.ftc.gov.

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

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

1327 Brown Trail
Bedford, TX 76022
(817) 285-8292
Fax: (817) 285-7053

3335 E. Overland Road
Meridian, ID 83642
(208) 385-5200
Fax: (208) 888-3756

4961 W. Bell Road, Ste. B6
Glendale, AZ 85308
(602) 978-9408
FAX: (602) 978-9014

BOARD OF DIRECTORS

Peggy Jones, Chair
Bob Baker, Vice Chair
Michele Koci, Treasurer
Doug Gibson, Secretary
Cynthia Forsch, Member
Devon Hart, Member
Mark Lavin, Member
Matthew McKinlay, Member
John McMurdie, Member

MANAGEMENT STAFF

Javier Rosado, President & CEO
Kenneth J. Smith, Sr. Vice President
Chris Demaray, Sr. Vice President
Nick Button, Vice President of Lending
Karen Dawson, Vice President of Finance
Dave Hiatt, Director-Controller
Bryan Foreman, Director of Loan Servicing & Support
Rod Robbins, Compliance & Risk Manager
Jason Mertz, Director of IT
Ben Grayson, Vice President of Member Services
JJ Belyeu, Director of Branch Services
John Donahue, Boise Branch Manager
Cheyonna Hamilton, Orlando Branch Manager
Chalyce Ward, Dallas/Fort Worth Branch Manager
Laura Sotelo, Los Angeles Branch Manager
Rene Gutierrez, Meridian Branch Manager
Claire Urquhart, Wells Branch Manager
Heston Charlton, Phoenix Branch Manager

Financial Highlights

(as of October 31, 2022)

Members: 22,549
Assets: \$334,082,557
Loans: \$162,833,861
Shares: \$279,473,073

www.trugrocer.com

Instagram — @TruGrocerfcu

LinkedIn & Facebook — TruGrocer

Federal Credit Union

The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant, or financial or tax advisor with regard to your individual situation. Entire publication © TruGrocer Federal Credit Union 2023. All rights reserved.

