

EMPOWERING MEMBERS. CHANGING LIVES.

SUMMER 2019

# TruNews



## Have You Switched To A Digital Wallet?

Even if you don't consider yourself tech savvy, a digital wallet is a great option to lighten your load (literally) and protect your personal data. When you add your card onto Apple Pay, Google Pay, or Samsung Pay on your phone, you can checkout with a quick tap of your phone. Plus, you'll add an extra layer of protection to your payment since you never have to reach for your physical card. No more leaving a card behind at a cash register or forgetting it in a pocket. Plus, there's no extra charge or fee to pay digitally. Free up space in your life, save time and protect your payments with a digital wallet! Get started today at [trueenergyfcu.org/digital-wallet](http://trueenergyfcu.org/digital-wallet).



pay



## How To Use Your Equity

So, what is home equity and what can you do with it anyway? Quite simply, equity is the difference in the amount your home is worth and what you owe on it.

It is also one of the easiest sources of funds to tap into when you're ready to tackle a home project, have a wedding to pay for, need to pay for college or have medical expenses to pay. In fact, there are very few limits on what you can do with the money. You've worked hard to earn it, when you need it, let it work for you. We'll even pay up to \$1,000 toward your closing costs on a funded HELOC!\* Find out more and see if a Home Equity Loan or a Home Equity Line of Credit is right for you by stopping to see us or visiting us online at [TruEnergyFCU.org](http://TruEnergyFCU.org).

\* TruEnergy FCU will pay up to \$1,000 maximum closing costs towards a funded home equity line of credit (HELOC). Credit may not exceed the actual closing costs and cannot be used to pay for other fees or interim interest. If the HELOC is closed within 3 years (36 months), the borrower must reimburse the credit union for the closing costs. This offer is good as of May 1, 2019 and is subject to change without notice. See credit union for other restrictions and details. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS 420026

## Get ready to make a **SPLASH** this summer!

While summer can be fun, it can be extremely busy. That means it can also be expensive. Whether you're planning a family vacation, paying for summertime child care or planning for fall's school expenses, don't let budget stress keep you from enjoying the weather. With a personal loan from TruEnergy FCU, you can borrow up to \$8,000 at a rate as low as 8.00% APR!\* Don't let a high-interest credit card put you in a situation where you end up paying more. Our low, fixed rates mean you pay less and stress less. Get started now in-branch or at [TruEnergyFCU.org](http://TruEnergyFCU.org).



Borrow  
up to  
**\$8,000**  
as low as 8.00% APR\*  
for up to 36 months

Hurry,  
Offer  
Expires  
August 31st,  
2019!

\*APR = Annual Percentage Rate. Rate as low as 8.00% and is based on creditworthiness, term and amount financed. Payment example: Monthly payment may be \$252.00 for 36 payments at 8.00% APR on a borrowed amount of \$8,000. Payment may vary based on disbursement date and loan products added. Additional terms and rates available. Rates and offer subject to change at any time. Offer expires August 31, 2019.

LOOKING FOR SOME MORE HELP WITH YOUR VACATION? CHECK OUT OUR SUMMER TRAVEL TIPS ON BACK!

## President's Corner

Greetings,

Can you believe the year is halfway over?

As we head into these warm summer months we want to ensure our members have a fun and stress-free summer with their loved ones. As you know, summer time is about relaxing and enjoying each other's company and we want our members to take full advantage of this summer's many possibilities. Whether it is a dream getaway vacation or an at home "staycation" our summer loan can certainly be a big help for your family. Get rid of the stress and enjoy your time because you deserve it!

We want to welcome our new members as well as our newest select employee groups: Williams Construction and Meter Services Company, P&P Excelsior Updates, Denison Landscaping, FESCO Energy and Notriga.

As always, thank you for your membership and I hope you all have a wonderful summer.

**Lynette W. Smith,**  
President/CEO

*Empowering Members.  
Changing Lives.*



## Summer Travel Tips

The kids are out of school. You've requested your time off from work. Maybe you've even gotten a summer loan from TruEnergy FCU to cover your travel expenses. According to Forbes, Americans will spend less time on vacation this summer than our counterparts from 11 other western nations. So you need to make this time count. Here are four tips to stretch your dollar and your fun:

- 1.) Use money you've forgotten about. It seems hard to believe but a lot of us have change jars we throw money into regularly that we never cash in or even secondary accounts or apps where money may sit untouched. You may be surprised at just how much you've collected. It may not be enough to fund the entire getaway but covering a meal or two sure helps!
- 2.) If you haven't already Marie Kondo'd everything in your home that doesn't give you joy, now's the time to look around and see what you truly don't use or need that could be worth some money. With options like Craigslist, LetGo, and Facebook Marketplace, you can post the items for sale easily and pocket some extra money before you leave.



- 3.) Bundle and save! It isn't just cable companies that offer extra savings when you combine products. Many popular tourist destinations have passes that cover entry into multiple attractions at one discounted price. If you plan to see the sites, see how much a bundle pass could save you per person.
- 4.) Stay close to home. Sure, it's easy to save money sitting at the house and calling it a staycation but will you and your family actually be happy doing that? Even if you never leave the city, don't just stay home. Rediscover your community. Visit museums, libraries, matinee movies, things that you are just too busy to enjoy the rest of the year. You'll save money and fall in love with your hometown all over again.

## 3 Ways to Make Back-to-School Time Stress-Free!

AH, BACK-TO-SCHOOL! WHILE THE TIME CAN BE EXCITING FOR KIDS AND PARENTS ALIKE, IT CAN ALSO BE STRESSFUL. LUCKILY FOR YOU, WE'VE COMPILED THREE HELPFUL TIPS TO MAKE THE TRANSITION INTO A NEW SCHOOL YEAR SMOOTH AND STRESS-FREE!



### 1.) Inventory last year's school supplies before going out to buy more

Do you have a handful of unused notebooks and unopened pencil boxes lying around? Don't let them go to waste! Rather than buying new supplies...use unopened, unused, or gently used supplies this school year. You'll be surprised how much you'll save!

### 2.) Buy in bulk and save

Your kids aren't the only ones who are headed back to class. Get together with other parent friends, make a master school supplies list and

buy in bulk to save. Combining your resources and divvying up your purchases can keep more money in everyone's pocket.

### 3.) Sort your kids' wardrobes and toss/donate things they've outgrown

Back-to-school shopping is easily one of the best parts of starting a new school year, but it can also be one of the most expensive. Before going out and stocking up on a fresh new wardrobe for your kids, take an inventory of what they already have, and donate the things they've outgrown or no longer wear.

## Financial Highlights

As of April 30, 2019

Total Members: 8,794

Total Loans \$73,314,859

Total Assets: \$122,211,258

Total Shares: \$97,904,865

## Branch Info:

6801 Industrial Road  
Springfield, VA 22151  
Telephone: 703.750.4394  
Toll-Free: 800.952.3999  
Fax: 703.354.0103  
Telephone Teller: 703.750.7505  
E-mail: [information@truenergyfcu.org](mailto:information@truenergyfcu.org)

## Office Hours:

Monday-Thursday – 7:30 a.m. - 4:00 p.m.  
Friday – 7:00 a.m. - 4:00 p.m.  
2nd Wednesday (monthly) – 7:30 a.m. - 1:00 p.m.

## Co-Op Shared Branch & ATM Locator

Find one of over 5,000 shared branches and 30,000 surcharge-free ATMs nationwide at [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator)



## Holiday Closings:

**Independence Day:**  
Thursday, July 4th

**Labor Day**  
Monday, September 2nd



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