

Holiday Club

If you have a Holiday Club Savings Account, your funds will be released on November 1, 2019.



Spread the Joy

Know someone who's fed up with soaring bank fees and declining customer service?

Celebrate your credit union and its value. Each new member strengthens the credit union and lets us return earnings to you with better rates, higher dividends, and stellar financial services. Here's the fun part: when you refer a new member, you each get \$25!*. Now that's something to celebrate.

Friends don't let friends pay bank fees.

Refer today!

Visit www.truenergyfcu.org/member-referral for more information.

*Offer Expires December 31st 2019. Some restrictions apply. See website for details.



Holidays on a Budget

The holidays can be a time of great joy and great stress.

As the lists of parties and gifts keep growing, your budget can feel the pinch. So how do you celebrate and keep the season special without going overboard on spending? We've put together three simple money-saving ideas to consider:

1.) Give the gift of time.

Everyone has a busy schedule and the holidays don't give you much free time so sometimes it can seem easiest to grab a bunch of gift cards for friends and coworkers. But you and your budget would enjoy a small get together more. Just a few hours set aside to catch up at someone's house will be remembered long after the gift card would be spent. Opt for a potluck or cookie exchange party to make it easier on the host and to save even more!

2.) Narrow your gift list.

Giving gifts is one of the true joys of the holiday season but if it stretches you financially, it takes the fun out of it. Speak with your friends and family about starting a new tradition. Some options to consider? Draw names and buy for just one person in the group. That means everyone gets something, your savings account remains intact and you can focus on finding something special for one person instead of just crossing off names on a seemingly never-ending list. Have fun with it. Make your own rules like all gifts need to be handmade or you can only buy something related to a special memory you and the recipient share. Another option is to have everyone contribute a flat amount and using that money for a special activity for the entire group. Let the group vote on what you do together or choose one thing that can become a cherished tradition.



3.) Plan ahead with a special savings account!

Did you know that you can stash cash for the holidays all year-round with a Holiday Club account from TruEnergy? If you put just \$25 a week into the account January through October, you'll have over \$1,000 set aside that can help you deck the halls without maxing your budget or taxing your credit card.

DON'T LET THE EXPENSES OF THE HOLIDAYS KEEP YOU FROM ENJOYING THE SPECIAL TIME OF YEAR. WITH A LITTLE PLANNING, YOU CAN RELAX AND ENJOY ALL THE FUN OF THE HOLIDAY SEASON.



Empowering Members. Changing Lives.

truenergyfcu.org

President's Corner

Greetings,

This is the season for selfless acts of giving and we want to thank all of those who helped TruEnergy FCU raise funds for the Leukemia & Lymphoma Society. In September, we held our annual fundraiser and were able to raise money that will go towards much needed research and developments for the LLS organization, which is very near and dear to the credit union and the Washington Gas community.

As we approach the holiday season, we encourage our members to take advantage of the various promotions being offered to our membership. Be sure to check out our member referral program as well as our holiday loan promotion. It's always nice to have a little extra cash during the holiday season and we want to make sure we help you all reach your goals and have a joyous season.

We would also like to welcome all of our new members as well as our new Select Employee Group additions: Diamond's Management Group, Inc., Teamsters Local Union 96, and Northern Virginia Building Industry Association. We are thrilled to have you all as a part of our credit union family.

As always, I wish you a happy holiday season, and we look forward to continuing to provide excellent service to our growing TruEnergy family.

Lynette W. Smith,
President/CEO

*Empowering Members.
Changing Lives.*



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

A Special Holiday Helper

Give your budget a boost with
TruEnergy FCU

Worried that holiday expenses are going to break your budget or max your credit cards? Don't stress! With a Holiday Loan from TruEnergy, you can borrow up to \$8,000 at a rate as low as 8.00% APR* for up to 36 months! Compare that to a store credit card with an average rate of 25% or more** and it's easy to see that this is one case where paper is the clear choice over plastic. Relax more this year knowing your finances will be jolly well into January with a holiday loan from TruEnergy.

APPLY ONLINE OR SPEAK TO A REPRESENTATIVE.

*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 January 31, 2020. **Average rate for retail card is 25.64% according to creditcards.com.



Tis the Season!

Make the holidays a little easier by
skipping your December loan payment.

TruEnergy FCU's Skip-A-Pay Program helps you keep extra money in your pocket for a stress-free season, bringing more holiday cheer to you and your loved ones.

For just \$30 you can skip December's loan payment and use those funds to truly enjoy the holiday season.

Sign Up For Skip-A-Pay Today!

Visit truenergyfcu.org/specials/skip, call **703.750.4394** or stop by the credit union for complete details.

Member Appreciation Day

Join Us on October 17

In honor of International Credit Union Day, you are invited to stop by our branch at 6801 Industrial Road in Springfield, VA for a special day that celebrates YOU! We appreciate our members every day of the year but Thursday, October 17th is a special day where we say thank you with refreshments, prizes, and fun. All members are invited to attend and to bring along any eligible friends or family to join us so they can enjoy the benefits of the credit union and partake in the fun!

See
You
There!



Financial Highlights

As of July 31, 2019

Total Members: 8,752
Total Loans \$71,053,188
Total Assets: \$123,928,488
Total Shares: \$96,450,595

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

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



Holiday Closings:

Veterans Day
Monday, November 11

Thanksgiving
Thursday, November 28

Day After Thanksgiving
Friday, November 29

Christmas Day
Wednesday, December 25

New Year's Day
Wednesday, January 1



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