

## Say "Buh-Bye" to Your High-Interest Credit Card

A TruEnergy FCU Visa® card gives you affordable convenience. Use your card at more than 14 million merchant locations around the world, or for cash advances at thousands of ATMs.



Rates  
as low as  
**9.99%**  
APR\*

Plus, your Visa® comes with uChoose Rewards®! Earn points every time you shop and trade them in for gift cards, merchandise, travel, and more.

And with the CardValet App, protect your card in real time!

We offer Student Visa® Credit Cards, too. College can be challenging for parents and students. Let us lend a hand! Our Student Visa Card helps pay for unexpected college expenses, teaches valuable money management skills and builds a strong credit history.

**Make the switch today at TruEnergyFCU.org.**

\*APR= Annual Percentage Rate. Rates are based on creditworthiness, so your rate may differ. Please see Visa Credit Card Disclosure for more details. Variable APRs apply to purchases, cash advances, convenience checks and balance transfers outside of any balance transfer promotional period.



## Preparing for the Holidays

It's almost the most wonderful time of the year! But the large gatherings, parades, and everything else that comes with the holiday season will likely look significantly different this year as we continue to navigate the unknowns of the COVID-19 pandemic.

With everything going on, will the holidays just bring more stress? We've got a few ideas that will help you prepare for the holiday season in a way that won't bust your budget.

### Take advantage of online shopping

While fighting the crowds to catch the hottest seasonal sale or waiting in line to snap a picture of your child on Santa's lap may be a staple of the holiday season, this year, take advantage of the online shopping options available to you. You can catch the same great deals from the comfort of home, 24/7. Most online shops will also offer free shipping when you buy a certain amount of merchandise or will ship to a brick and mortar location for free. If you're thinking to yourself "doesn't that defeat the purpose of shopping online?" think again! Most stores are offering contactless curbside pickup. Simply park, pop your trunk, and tell the store you're there. They'll take care of the rest. Committed to shopping local? Great! Reach out to your neighborhood business to see how they're handling pickup or delivery while maintaining safety guidelines.

### Hone-in on your DIY skills

If you're finding yourself in a financial pinch this year, don't stretch yourself in an attempt to buy gifts for everyone on your list. Instead, connect with your inner crafter. A gift made with your hands that comes from the heart can be much more meaningful than something store-bought and you'll find that you can save big on your holiday shopping. Look to apps like Pinterest if you're needing inspiration for your homemade holiday.

### Support local restaurants

Everyone loves a home-cooked meal. Everyone hates cleaning up. With the size of your get-togethers being smaller than normal, look to your local restaurants for your holiday meal. Most restaurants have been offering family take-and-bake meals throughout the pandemic. Contact your favorite restaurant to see what specials may be available and simply pop your meal into the oven. Since you won't have to run out and buy all of the ingredients and make an extravagant meal, you're sure to save not only on time but on your grocery bill, too. Plus, your local restaurants will appreciate the support.

## 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.

Visit [truenergyfcu.org/specials/skip](https://truenergyfcu.org/specials/skip), call 703.750.4394 for complete details.

Sign Up  
For  
Skip-A-Pay  
Today!



## President's Corner

### Greetings,

The holiday season reminds me of how thankful I am for my family, friends, and our team at TruEnergy FCU. This past year has been a trying one for our country. We have seen so many challenges this past year and it's time to start looking toward the future in 2021. I am very thankful to our members for working with us while we have navigated through this COVID-19 pandemic. We had to make many changes and implement new processes and we appreciate the flexibility from our entire team and our membership. We are dedicated to providing our exceptional member service with the safety of our team and members as our number one concern.

We want our members to enjoy this holiday season with no worries or concerns. We highly encourage our members to take advantage of the various promotions designed to help you during this time. For example, the holiday loan and our seasonal skip-a-pay promotion are two small but very impactful ways we can offer some reassurance to our members during this season. If there is anything we can do as a credit union to make this time easier, please reach out to us. We are here for you.

I wish you all a happy holiday season! Please enjoy time with your loved ones this year. Take the time to reach out to loved ones that you cannot see due to social distancing. Cherish the moments you have. Be happy, healthy, and most importantly stay safe.

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

*Empowering Members.  
Changing Lives.*



## Hit the Open Road

Small and sporty or roomy and rugged. No matter what car suits your personality and lifestyle, make sure it fits your budget with an auto loan from TruEnergy FCU. Auto loan rates are now as low as 2.00% APR\* for up to 60 months, so you can hit the open road knowing you're getting a great low rate.

Not interested in a new car but very interested in a lower interest rate? We can help you, too! Refinance your auto loan with TruEnergy FCU and we will beat your current rate and lower your monthly payment while we're at it.\*\*

ARE YOU ALONG FOR THE RIDE? VISIT US ONLINE AT  
[TRUEENERGYFCU.ORG/LOANS](https://truenergyfcu.org/loans) FOR MORE INFORMATION.

## Auto Loans

Rates As Low As

**2.00%** APR\*

for up to 60 months

\*APR = Annual Percentage Rate. Rates may vary based on creditworthiness. 2.00% APR is for new vehicle loans for a maximum of 60 months. Terms up to 84 months are available. Your actual rate may be higher or vary based on term, application and credit history. Certain restrictions may apply. Rates are subject to change without notice.

\*\*We will beat your current rate by .50% and as low as 2.00%. Call for details.



## Member Appreciation Day

We appreciate our members every day of the year, but we are even more appreciative of you for sticking with us during the recent months. Our goal is to keep our members needs as a top priority. International Credit Union Day is still happening, although it may look a little different this year. Starting in October,

we are celebrating YOU! Watch our social media and website during the month of October for special announcements on games, raffles, prizes, & giveaways for our members. Don't forget to get your eligible friends and family to join in on the fun!

## Financial Highlights

As of July 31, 2020

Total Members: 8,839  
Total Loans \$86,132,937  
Total Assets: \$131,961,064  
Total Shares: \$108,228,053

## 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](https://co-opcreditunions.org/locator)



## Holiday Closings:

**Veterans Day:** Wednesday, November 11  
**Thanksgiving:** Thursday, November 26  
**Day After Thanksgiving:** Friday, November 27  
**Christmas Day:** Friday, December 25  
**New Year's Day:** Friday, January 1

 **TruEnergy**  
FEDERAL CREDIT UNION  
*Empowering Members. Changing Lives.*  
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