

## Counting Your Pennies

### Update on the Coin Shortage

In another unpredictable — yet somehow not shocking — turn of events from last year, 2020 left us a coin shortage. With more and more people staying at home and shopping online, coins just aren't circulating throughout the economy like they normally would. Businesses big and small across the country have been asking patrons to either pay with plastic or exact change. The federal reserve says that as the economy recovers from the COVID-19 Pandemic, coins will continue to flow throughout the economy once again and the U.S. Mint is currently minting **1.65 billion** coins a month to help offset the number of coins being held at home. In the meantime, one thing you can do to help the shortage is to bring your excess change to restaurants and other businesses in exchange for cash. Some places are even offering free meals or store credit (in addition to cash) for your coins!



## New Year, New Job?

Eat healthier. Save more. Go to the gym. The list of New Year's resolutions comes year after year. And while many resolutions fall by the wayside after a few weeks, what if your major to-do for 2021 includes finding a new job?

WHETHER YOU'RE GOING BACK TO WORK OR LOOKING FOR A NEW EMPLOYER, WE'VE GOT A FEW TIPS TO HELP MAKE THE TRANSITION SMOOTH.

### Enhance your skills

No matter if you have a job, are starting a new job, or are in the process of looking for one, it's never a bad idea to brush up on your current skills, or, even better, learn a new one altogether. Websites like Skillshare offer low-cost courses on topics ranging from Photoshop to finance. Many public libraries offer free online tutorials and classes just for having a library card. If you've been without a job for a while or are looking to transition to a new field, showing you are up-to-date on the latest information can be especially helpful in improving your resume and helping you become more marketable to potential employers.

### Expand your network

The old saying goes it's not always what you know, but who you know. If you're in the market for a new job, now is a great time to give your LinkedIn profile a fresh new look. Be sure your profile has your up-to-date work history, special certifications or licenses, has a professional profile picture (no selfies!), and has a captivating summary that captures your abilities in a way that is professional but also shows off your personality. Make connections in your area, industry, and at companies you're interested in and watch your network grow!

### Nail the interview

Job interviews can be intimidating. Prepare yourself by researching the company you're interviewing with, studying the job description, and by practicing mock-interview questions. Don't forget! The company isn't just interviewing you, in a way, you're interviewing them. Be sure to ask follow-up questions like "what does an average day look like for someone in this role?" or "are there any other questions that I can answer for you?" to show your interviewer you're serious about the position.



## President's Corner

Greetings,

Welcome to 2021! The start of this decade has certainly been a trying time for all of us. Many people's lives have changed and there have been quite a few ups and downs this past year. We look forward to the fresh start the new year will bring. Our "new normal" should not stop us from reaching our goals and fulfilling our resolutions. The good thing about a new year is a new opportunity to make changes.

With each year we strive to reach departmental and credit union goals to meet the ever-changing needs of our membership. It is important to reach these goals in order to maintain our title as a leader in the financial institution industry. Our goal as always is to grow with our membership and provide our members with exceptional products and member service. We listen to your feedback, we take all ideas into consideration, and try to implement processes to better serve you. We look forward to the positive changes our credit union continues to make each year.

We would like to wish you and your loved ones a Happy New Year. Cherish the time you have with your close friends and family. Here's to a joyful and healthy New Year!

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

*Empowering Members.  
Changing Lives.*



## Upgrade Your Ride

Leave your old car in 2020 and get a new car in the new year. When you finance your next vehicle with TruEnergy FCU, you can be sure you're driving away with a car that suits you and a payment that fits your budget. We're here to help you get the lowest price possible on your purchase. When you get pre-approved, you can be confident you're getting the best price on the lot!

APPLY TODAY AT [TRUENERGYFCU.ORG](https://truenergyfcu.org).

\*APR=Annual Percentage Rate. Rates determined by overall creditworthiness. Other rates and terms are available. See Credit Union for details.

## New Auto Loans

Rates As Low As

**2.00%  
APR\***

for up to 60 months



## Updates to Our Annual Meeting

The safety of our employees and members has been – and will continue to be – our top priority.

We will continue to follow the advice and guidance of public health officials and provide details on how and when our Annual Meeting will be conducted at a later time. Please monitor our website and social media pages for updates.

## Have You Considered Refinancing?

If the value of your home has increased or you're in need of additional funds to consolidate debt, pay for college, or complete a home project, refinancing your mortgage could be an option for you. When you refinance your existing mortgage with TruEnergy FCU, you could secure a lower interest rate and save money with each monthly payment.

Not sure if refinancing is the best fit for you? Our mortgage experts are ready to help you decide which loan option suits you best! Plus, the whole process can be done online from the safety and comfort of your home.



GET STARTED TODAY AT [MORTGAGES.CUMORTGAGE.NET](https://mortgages.cumortgage.net).

## Financial Highlights

As of October 31, 2020

Total Members: 8,734  
Total Loans \$91,175,033  
Total Assets: \$135,902,172  
Total Shares: \$112,051,847

## 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:

**Martin Luther King Jr. Day:**

Monday, January 18th

**Presidents' Day:**

Monday, February 15th

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Empowering Members. Changing Lives.  
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