

EMPOWERING MEMBERS. CHANGING LIVES.

SUMMER 2021

TruNews

Home Sweet Home Has Never Been Easier

After spending the better part of the last year inside, you probably have noticed some things around your house that could use a little TLC. With a **Home Equity Line of Credit** from TruEnergy FCU, cross off those repairs and renovations on your to-do list at a rate as low as **2.99% APR*** for the first 12 months. Or, use the money to pay for your summer vacation, wedding plans, or education expenses -- whatever works for you!

Plus, your credit line replenishes with every payment so you can be sure you always have the cash you need, when you need it. Visit truenergyfcu.org for details.

Home Equity Line of Credit Rates As Low As

2.99%^{APR*}

for the first 12 months

*The TruEnergy FCU Introductory Annual Percentage Rate (APR) will be effective for the first twelve (12) months from the date your TruEnergy FCU Home Equity Line of Credit is opened (the "Introductory Period"). After the Introductory Period, the APR will be adjusted to either your floor rate or the Prime Rate as published in the *Wall Street Journal* (whichever is higher). See truenergyfcu.org/loans/home-equity for details.



Three Affordable Summer Vacation Options

With travel back on the agenda for many people this summer, it's time to start planning your next vacation. But taking a trip doesn't have to break the bank.

We've got a few ideas of budget-friendly places you can add to your summer bucket list!

Visit State and National Parks

Did you know there are National Park Service areas in every state in the U.S., including national parks, monuments, battlefields, lakeshores, seashores, historic sites and more? In addition, state parks offer economical vacation options for those traveling on a budget. Turn your travel into a friendly competition to see how many national and state park areas you can visit in one year!

Be a Hometown Tourist

Perhaps you want to vacation closer to home this summer. The perfect way to do that is to stay-cation in your own city as a tourist. Plan a weekend of exploring areas in your own backyard you might have overlooked before. You don't have to look far to find the perfect travel experience, such as visiting a local art museum, or discovering a new hiking trail. Have a foodie in the family? Find a series of cooking classes you can share together over a weekend, while you explore your favorite restaurants in your town.

Grab a Low-Cost Airline Ticket

As airlines begin to rebound from the economic impacts of the past year, many are offering discounted airfares to encourage flyers to take to the friendly skies again. From Washington, D.C. to Los Angeles, Baltimore to Miami, airlines are adding more flights to more destinations each day as summer travelers hit the road.

Adventure is Calling!

Make this summer one for the history books with a Summer Loan from TruEnergy FCU. For a limited time, borrow up to \$10,000 at a rate as low as 6.99% APR* for 36 months. Whether you're looking to take the whole family on vacation or are simply looking to consolidate your debt into one low payment, we're here to give you access to the money you need at a rate lower than most credit cards.



Make this
Summer
the Best
Summer
Ever!

Borrow up to
\$10,000

at a rate as low as

6.99%^{APR*}

for 36 months

*APR = Annual Percentage Rate. Rate as low as 6.99% and is based on creditworthiness, term and amount financed. Payment example: Monthly payment may be \$310.00 for 36 payments at 6.99% APR on a borrowed amount of \$10,000. 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, 2021.

APPLY ONLINE NOW AT TRUENERGYFCU.ORG.

President's Corner



Greetings,

Today is a bittersweet moment for me as this will be my final President's Corner. It has been a great honor to serve the TruEnergy FCU

community these past 13 years. I have been truly blessed to be a part of this credit union and to work with such a fantastic board and staff who have become part of my extended family.

During my tenure as CEO, the credit union has grown from \$71 million to \$141 million in total assets and was ranked as one of the leading financial institutions in the area for many years. We ushered the credit union into a new digital age by bolstering our online security while simultaneously offering ease of access to our online banking services to members. Our recent efforts also led to a complete rebranding and new name for our credit union.

All of these efforts have opened up numerous opportunities for both growth and expansion while opening new doors to the energy community. As a pioneer in the credit union industry, I have made it my responsibility to ensure that the credit union be a staple for diversity, equality, and inclusion across all levels.

Although I may be retiring, I am beyond certain I am leaving the credit union in great hands. Our very own Chief Operations Officer, Scott Benson will take over as the CEO of TruEnergy FCU effective August 1st. Scott has been with the credit union for 24 years and he has led the credit union further in technology delivery channels and exceptional member services. The Board and I have great faith in Scott's ability to lead the credit union into the future. I wish Scott much success as he embarks on this new journey. I am confident there will be a smooth and seamless transition for both the TruEnergy team and our members.



Our very own Chief Operations Officer, Scott Benson will take over as the CEO of TruEnergy FCU effective August 1st.

Thank you from the bottom of my heart. I would like to wish you all the best of health as we approach the end of the pandemic and look forward to a brighter, safer, and stronger future together.

Best Regards,

Lynette W. Smith
President/CEO

Auto Loans

Rates As Low As

2.00%^{APR*}

for up to 60 months

LEARN MORE
AND EXPLORE
YOUR OPTIONS AT
TRUENERGYFCU.ORG.

*APR = Annual Percentage Rate. Rates are subject to change and may vary based on creditworthiness. 2.00% APR is for new vehicle loans up to 60 months at 80% financing. Other rates and terms available.

An Auto Loan with You in Mind

Stop sacrificing style for savings. No matter what kind of car you're on the hunt for, when you look to TruEnergy FCU for your next auto loan, you can be sure you're driving off the lot in a car, truck, or SUV that matches your personality and your budget.

Get pre-approved before you shop to ensure you're getting your best rate and to have more bargaining power at the dealership! Already have a car you love? Ask us about our refinancing options and you could still save money every month.



Financial Highlights

As of April 30, 2021

Total Members: 8,688

Total Loans: \$96,710,070

Total Assets: \$141,900,050

Total Shares: \$118,167,863

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:

Independence Day (Observed):

Monday, July 5th

Labor Day: Monday, September 6th



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FEDERAL CREDIT UNION
Empowering Members. Changing Lives.

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