

What Are You Dreaming Of?

A vacation? A wedding? Paying down debt? Home renovations? Or maybe something entirely different. This summer, make your dreams a reality with a Fixed Rate Second Mortgage Loan from TruEnergy.

This summer, rates are as low as 5.00% APR* for up to 60 months!

Second Mortgage Loans
Rates As Low As

5.00% APR*

for 60 months

Make the most of your home and your summer and apply online at [TruEnergyFCU.org](#)



Are Meal Delivery Services Worth the Money?

With almost \$5 billion in sales in 2017 alone, it's safe to say meal delivery services are catching on. While these chef-designed, pre-packaged meals can be a phenomenal way to try new recipes, are they a solid choice for stretching your grocery budget?

If you haven't sampled the savory selections from companies like Blue Apron, Hello Fresh, or Home Chef already, you've probably seen more than a few of their sponsored ads pop up in your social media feeds.

According to a recent Morning Consult poll, 59% of survey respondents listed high costs as their main concerns. But with projections suggesting the meal-delivery industry could become a multi-billion dollar market by 2022, it seems like plenty of consumers are still willing to jump on the meal delivery bandwagon. The widespread appeal appears to be based on a variety of factors other than monetary savings.

Costs can be measured in more than money.

Meal delivery services enjoy the highest popularity among millennials and individuals earning more than \$100,000 a year, particularly those living in cities. These results point to the fact that busy people appear to value time savings and food quality as much as, if not more than, financial savings.

Time Cost

There's no denying that it takes time to plan your meals, create a grocery list, and actually shop for the food. By creating recipes and sending all the ingredients right to your door, companies like Blue Apron and Hello Fresh can save you the time you'd normally spend on planning and shopping. The busier you are, the more valuable this service becomes.

Financial Expense

With the most popular 2-person meal plans starting at \$60 per week for 3 meal kits, the cost averages \$10 per meal. While you can certainly spend less shopping for yourself, these options are considerably less expensive than the average meal at a restaurant. So, if your busy schedule leaves you dining out on a regular basis, meal delivery services may provide financial savings after all.

As you try to decide whether one of these services is the right solution for you, the value depends on your expectations. If you're looking to spend less than you would by planning your own meals and shopping for yourself, you'll probably be disappointed. But if you view these services as a time-saving bridge between home-cooked meals and going out to eat at restaurants, the value is much easier to see.



President's Corner

Greetings,

As we make our way into summer, we're offering you more ways to save, more ways to safeguard your accounts, and more ways to access your accounts on the go all summer long. The summer driving season is a great time to think about trading in your old car and getting the new vehicle you want. We are offering incredible summer auto loan rates to help you save on payments, meaning you will have more money to spend while enjoying summer.



As members, we must protect our cards while traveling during one of the busiest times of the year. With our CardNav app, members can decide when and where their card can be used, get alerts when transactions take place, and can turn their debit card on and off anytime, anywhere.

As a reminder, you can always find a fee-free ATM or shared branch through the CO-OP Network while traveling. Visit co-opcreditunions.org/locator/ to find one near you. Thank you to everyone for your continued membership!

Stay safe and have a wonderful summer season!

Scott Benson,
President/CEO

*Empowering Members.
Changing Lives.*

Roll the Windows Down!

Warm days. Long nights. What better way to take in the summertime vibes than with a new or new-to-you car from TruEnergy FCU. With low rates and flexible payments, you can cruise through the summer with a car as cool as you are.

If you already have a car you love, move your loan to TruEnergy and you'll be surprised how much you could save every month!

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

*APR=Annual Percentage Rate. Rates determined by overall creditworthiness. Other rates and terms are available. See Credit Union for details. Payment Example: New auto loan of \$20,000 for 48 months at 2.49% APR will have a monthly payment of \$439.00.

New Auto Loans

Rates As Low As

2.49%

APR*

for up to 48 months



You're Never Far from a Fee-Free ATM

Got plans to travel this summer? Whether you're staying right here in the DMV area or have plans to hit the beach, the mountains, or somewhere else, you're never too far from a CO-OP ATM! There are more than 30,000 locations from coast to coast! Find the ATM closest to you at <https://co-opcreditunions.org/locator/>

Simple Summer Savings

Summer is finally here! The kids are out of school. It's the perfect time to make lasting memories. Whether you're going on a family vacation, finally planning that wedding, tackling your home projects, or something else, you can do it all with a Personal Loan from TruEnergy FCU. The best part? You don't have to bust your budget!

Make the most of your summer with a low-rate personal loan from TruEnergy FCU for as low as 9.50% APR*!

GET STARTED TODAY AT [TRUEENERGY.ORG](https://truenergyfcu.org)



*APR = Annual Percentage Rate. Rate as low as 9.50% and is based on creditworthiness, term and amount financed. Additional terms and rates available. Rates and offer subject to change at any time. See credit union for details. Payment Example: Monthly payments may be approximately \$227.00 for 60 payments at 12% APR on a borrowed amount of \$10,000.

Financial Highlights

As of April 30, 2022
Total Members: 8,369
Total Loans: \$96,940,408
Total Assets: \$134,561,302
Total Shares: \$117,432,835

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:

Monday, July 4th

Labor Day:

Monday, September 5th



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Empowering Members. Changing Lives.

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