

## A New Car is Calling Your Name

Whether you've had your current car for some time or you're eager to get into something different, we're here to help you ride off in a new or new-to-you car, truck, or SUV, that both you and your wallet love.

With **rates as low as 2.00% APR\***, you can browse confidently knowing you're getting your best rate. Before you head to the dealership, talk to us about getting pre-approved for funding; you'll be able to negotiate a lower price and have more purchasing power on the lot. Or, lower the rate on your existing auto loan when you refinance with TruEnergy FCU! Visit [truenergy.org](https://truenergy.org) for details.

## Vehicle Loans

Rates As Low As

# 2.00% APR\*



\*APR = Annual Percentage Rate. Qualified borrowers only. Rates published are base rates. The rate you pay will be based on the number of years your loan is financed, plus your individual creditworthiness.



## Easy Ways To Teach Your Kids About Money

Money is a concept that every parent wants their child to learn about. Some parents begin teaching their kids early, while others begin a little later.

**Regardless of when you begin financial literacy lessons, you must make them engaging to get their undivided attention.**

For parents who want to teach their kids about saving, spending, and earning money, here are some easy ways you can do so.

### Lead by Example

As parents are children's primary role models, one of the easiest ways to teach them about money is by modeling the good financial habits you want them to have. Show them you're capable of managing money and talk to them about how money in itself is not as important as what you do with that money. Young children can be especially impressionable, so take advantage of their developing brains by setting a good financial example for them early on.

### Use Physical Money

Because credit and debit cards are now more common for transactions, some experts suggest using these cards to teach kids about money. While there are undoubtedly some benefits to this method, using physical money to teach them about financial management will allow them to see the actual value being exchanged. Gamifying this experience through playing Monopoly or a toy cash register will not only be fun for them, but it can teach them about how cash transactions generally work.

### Form the Habit of Saving

Having a piggy bank or a saving jar is a simple but time-tested method in instilling a habit of saving among kids. But more importantly, let them know that saving is a goal. For young kids, their goal might be to save up for a toy, while older kids can have longer-term goals such as saving up for a gadget or a higher-value item. Help them focus on these goals by keeping their piggy bank or jar in a place that can be easily seen to remind them of what they should be saving up for.

LEARN ABOUT OUR DOLLAR DOG KIDS CLUB®, CHA-CHING, AND THE EDGE YOUTH PROGRAMS AT [TRUENERGYFCU.ORG](https://truenergyfcu.org).

## Skip a Payment, Not the Fun.

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) or call 703.750.4394 for complete details.



## President's Corner

Hello Members,

I'm extremely excited and humbled to be the new Chief Executive Officer/President at TruEnergy Federal Credit Union where I have over 25 years of experience. I have built lifelong friendships working for an institution that values members and employees while being dedicated to providing the personalized services you need to reach your financial goals.

As some people have resumed traveling and getting out and about a little more, please remember that we are here to assist. During the pandemic, many members enrolled in our electronic services and continue to use them today to save time and handle their finances when it's most convenient for them.

In the coming months, please be on the lookout for information regarding enhanced home banking and mobile banking platforms that put the power in your hands to do more with your account than ever before.

Please continue to stay safe and I hope you have a wonderful holiday season as we wrap up 2021!

Scott Benson  
President/CEO



## Is it Too Soon to Plan for 2022?

**2021 handed us as many surprises as 2020 did.**

What can you do now to start planning ahead for 2022?  
Here are three things to consider:

### Create Goals and Resolutions for 2022

People love making resolutions for the new year but end up abandoning them as early as February. This is because they tend to set vague or unattainable goals. When creating goals and resolutions for 2022, an effective approach is to set specific micro-goals that can be accomplished within a reasonable time frame. Basically, these are short-term goals that can lead you to accomplish long-term objectives.

For instance, instead of writing down "save more money" or "buy a car," be very specific about how you're going to arrive at these goals. A better way to write this down is "save 20% of income every payday" or "save \$150 a week for the car's down payment." By being clear with your goals, you're also telling yourself how you can specifically accomplish them. This way, you have a better chance of achieving them since you know exactly what to do.

### Start Budgeting Now for the New Year

Effective budgeting starts with a review of your finances, which will give you an idea of your spending habits. List down your sources of income and break down your expenses into fixed and flexible categories. Once you know your financial standing, consider having a percentage-based approach to budgeting, like 50/30/20. Of course, you can adjust this depending on your financial capacity.

Additionally, consider automating your savings through payroll deduction or an automatic bank transfer so you're sure you won't touch this amount. Don't forget to set aside a portion toward an emergency fund. You don't have to wait for 2022 to arrive – you can start saving now if you can.

### Reassess Your Goals

If you set goals for this year, it's a good idea to come back to them and reflect on which ones could be attainable in 2022. Look back and think about where you might be able to adjust your approach. Determine whether these goals are even worth pursuing next year. To understand where you want to go, it's important to ruminate on whether you're steering yourself in the right direction.



## Update to Our Friday Hours!

Please note that our hours of operation have changed slightly:

|                                  |                       |                |                    |
|----------------------------------|-----------------------|----------------|--------------------|
| Monday .....                     | 7:30 a.m. – 4 p.m.    | Thursday ..... | 7:30 a.m. – 4 p.m. |
| Tuesday .....                    | 7:30 a.m. – 4 p.m.    | Friday .....   | 7:30 a.m. – 4 p.m. |
| Wednesday .....                  | 7:30 a.m. – 4 p.m.    | Saturday ..... | Closed             |
| 2nd Wednesday<br>(monthly) ..... | 7:30 a.m. – 1:00 p.m. | Sunday .....   | Closed             |

### Financial Highlights

As of July 31, 2021

**Total Members:** 8,750

**Total Loans:** \$93,507,408

**Total Assets:** \$133,812,359

**Total Shares:** \$116,370,651

### 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 – 7:30 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](http://co-opcreditunions.org/locator)



### Holiday Closings:

**Veterans Day** – Thursday, Nov. 11th

**Thanksgiving Day** – Thursday, Nov. 25th

**Day After Thanksgiving** – Friday, Nov. 26th

**Christmas Eve** – Friday, Dec. 24th

**New Year's Eve** – Friday, Dec. 31st



[truenergyfcu.org](http://truenergyfcu.org)



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