

Share Your Credit Union with Family and Coworkers!

Credit union membership has its perks! Introduce your family and coworkers to TruEnergy FCU and get rewarded for doing so! For a limited time only, when you refer a new member to TruEnergy FCU, you'll both get \$25*. Plus, you'll be entered into a raffle to win a new TV!

**In order to receive \$25 credit, the person referred for membership must be eligible for credit union membership. Contact credit union for eligibility requirements. Accounts must be in good standing for credits to be processed. TruEnergy FCU covers the \$5 minimum opening balance for referred members. Must maintain savings account to obtain bonus. Bonus deposited within 60 business days after the promotional period. No purchase necessary.*

Restrictions apply. See credit union for complete details.



Save on Holiday Spending and Holiday Stress

The holiday season is a time for joy, celebration, and spending quality time with loved ones. But, it can also be a time of stress and financial strain. Fortunately, there are simple ways to save on holiday stress and spending without sacrificing the magic of the season.

Build a Budget

Creating and sticking to a budget is a great way to avoid overspending this holiday season. Start by listing all the expenses you anticipate during the holiday season, such as gifts, decorations, food, and travel. Be realistic about what you can spend in each category and stick to it! Having a budget will help you prioritize your spending and avoid impulse purchases that can lead to financial stress.

DIY Decorations

Holiday decorations can be costly, but you can save money by making your own. Get creative with DIY decorations by using materials you already have at home, like old Christmas cards, ribbons, or natural elements like pinecones and holly branches. If you're not the crafty type, check out discount stores like Dollar General for festive decorations that won't break the bank.

Shop Early

Avoid the holiday rush and the temptation to overspend by starting your shopping early. Look for deals and discounts online, and take advantage of Black Friday and Cyber Monday sales. Shopping online can also save you time and money on gas, and you can easily compare prices and read reviews to make informed choices. Plus, getting those gifts ahead of time can save you money on rushed and expedited shipping costs.

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Unlock the Possibilities!

New
Money
Only!



Need to kick-start your savings? For a limited time only, you can earn **5.25% APY* on your savings for 7 months** with a TruEnergy FCU Share Certificate! Whether you're looking forward to the future, planning for unplanned expenses, or looking for a safe, secure place to keep your money and grow it at the same time, a Share Certificate is a smart option. Open your certificate with just a \$1,000 minimum deposit and start putting your savings to work for you!

VISIT [TRUENERGYFCU.ORG](https://truenergyfcu.org) FOR MORE DETAILS AND TO OPEN YOUR SHARE CERTIFICATE

*APY = Annual Percentage Yield. Rates are accurate as of 09/18/2023. \$1,000 minimum opening deposit. Rates subject to change without notice. New Money required (funds not currently on deposit at TruEnergy FCU). Members are eligible to have multiple share certificates at a time. The APY assumes that dividends will remain in the account until maturity. Early Withdrawal Penalty: 3 months' worth of dividends. 7-Month Promotional Certificate: On the maturity date, the certificate will automatically renew to a 12-month certificate at the rate in effect for that term at the time of renewal. This is a limited-time offer. This credit union is federally insured by the National Credit Union Administration.



President's Corner

We've all heard the famous quote, "The only constant in life is change." Your credit union will experience a significant change in November as we convert to a new core system. A core processing system is the back-end technology platform that processes all digital financial activity within the credit union. This change will allow us to offer additional products and services in a safe and secure manner.



We are making every effort to ensure there is minimal impact on our members. Please open mailings and read emails regarding the details surrounding branch and electronic service outages during the conversion.

Thank you for your trust and loyalty. Your membership is the driving force behind the positive changes we continue to make

All the best,

Scott Benson
President/CEO



Save on Holiday Stress and Spending Continued...

Host a Potluck

Holiday meals at restaurants can be expensive. Instead, plan and prepare your holiday feasts at home. Look for budget-friendly recipes and consider potluck-style gatherings where each guest contributes a dish. Cooking together can be a fun and bonding experience for your family and friends and it can also save you money!

Secret Santa

Whether with the family or at the office, a Secret Santa gift exchange is a great way to gift on a budget. Since most exchanges have low maximum spending limits – say, \$20 – you won't have to worry about breaking the bank at your holiday get-togethers.

Everyone can use a little extra money during the holidays. That's why TruEnergy FCU is giving you the opportunity to skip your qualifying December loan payment for just \$30! Take a look below on how you can skip your payment, skip the stress and have more money in your pocket this holiday season!

Skip a Payment. Skip the Stress!

At TruEnergy FCU, we know that the holiday season brings added expenses – and sometimes, added stress. This year, we're making the holidays a little easier by skipping your December loan payment. When you skip your qualifying TruEnergy FCU loan, you'll have more money for gifts, travel, and other holiday-related expenses.

When you skip your payment for only \$30*, you can free up funds for gifts, travel, and celebrations without the burden of a loan payment, or, the stress of high-interest credit card debt.

VISIT TRUENERGYFCU.ORG FOR MORE DETAILS!

*Must be a member in good standing with all loans current (less than 15 days past due) to participate. May skip on the following eligible loan types: New and Used Auto, New and Used Boat, Recreational Vehicle, ATV, Personal, Overdraft Protection and Stock or Share Secured Loans. See credit union for full details.



Our Way of Saying Thanks!

YOU'RE NOT GOING TO WANT TO MISS THIS...

Our annual Member Appreciation Day is coming up on **October 19th!** Stop by the branch all day as we celebrate YOU. We'll have plenty of fun, freebies, and prizes all day long!

We hope we'll see you there!



Financial Highlights

As of July 31, 2023
Total Loans: 92,583,282
Total Assets: 131,942,921
Total Shares: 115,286,535
Total Membership: 8,478

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 – 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



Holiday Closings:

Veterans Day (obs) – Nov. 10th
Thanksgiving Day – Nov. 23rd
Day After Thanksgiving – Nov. 24th
Christmas Day – Dec. 25th
New Year's Day – Jan. 1st



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TruEnergy
FEDERAL CREDIT UNION
Empowering Members. Changing Lives.
truenergyfcu.org