

Summer 2025

Travel Now, Pay Later

Planning a summer getaway? Our Vacation Loan makes it easier to take the trip you've been dreaming about without the financial stress. You can borrow between \$500 and \$5,000 with rates starting as low as 9.99% APR* and flexible terms up to 36 months. Whether it's a beach escape, a road trip, or a family visit, we're here to help you travel now and pay over time.

Vacation Loan
Rate As Low As

9.99%
APR*

YOU CAN APPLY ONLINE
AT [TRUENERGYFCU.ORG](https://truenergyfcu.org)
OR VISIT US IN BRANCH
TO GET STARTED.

*APR = Annual Percentage Rate. Rates as low as 9.99% APR, based on creditworthiness, loan term, and amount financed. Example: A \$5,000 loan at 9.99% APR for 36 months may have a monthly payment of \$162.00. Actual payment may vary depending on disbursement date and any optional loan features selected. Additional terms and rates available. Rates and offer subject to change without notice. Offer ends September 30, 2025. TruEnergy Federal Credit Union is federally insured by the National Credit Union Administration.

Smarter Summer: Save More, Stress Less

Small changes can lead to big savings. This summer, try these simple, low-stress ways to spend less and enjoy more.



Summer fun doesn't have to break the bank. With a few small shifts, you can enjoy the season and stay on track with your financial goals. Here are some underrated, smart ways to save this summer, without sacrificing the good stuff.

Unplug to Save (Literally)

Cut energy costs by unplugging unused devices, using fans over A/C, and washing clothes in cold water.

Plan Your Grocery Trips with a Twist

Plan your meals around weekly grocery deals, not recipes. Less waste, more savings.

Skip the Streaming Stack

Rotate subscriptions. Keep what you watch, pause the rest.

Host, Don't Go Out

Potlucks, game nights, and backyard hangouts = fun without the pricey bill.

Automate Your Savings

Set a small weekly auto-transfer... even \$10 adds up fast.

VISIT US AT [TRUENERGYFCU.ORG](https://truenergyfcu.org) TO FIND A SAVINGS ACCOUNT THAT WORKS FOR YOU

The Rate Escape

Refinance with TruEnergy FCU and get up to

2.00% APR

off your current rate — with rates as low as

4.00% APR

and terms up to 84 months.



Apply online at truenergyfcu.org or visit our branch!

*APR = Annual Percentage Rate. Offer valid for a limited time only. TruEnergy FCU will beat your verified current auto loan rate by up to 2.00% APR, with a minimum floor rate of 4.00% APR. Subject to credit approval and vehicle eligibility. Not all applicants will qualify for the lowest rate. Existing TruEnergy FCU auto loans are not eligible for refinancing under this offer. Terms up to 84 months available. Additional restrictions may apply.



President's Corner

As we move into the heart of summer, I want to take a moment to thank you for your continued trust in TruEnergy Federal Credit Union.

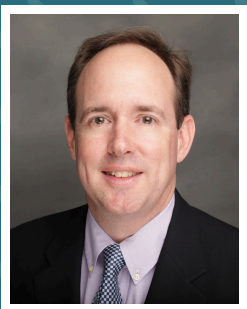
Whether you're planning a well-deserved vacation or simply looking for smart ways to manage your finances, we're here to support your goals every step of the way.

This season is a great time to reflect, recharge, and realign with what matters most, and that includes your financial well-being. Our team is always working to bring you more value, whether through new products, convenient services, or helpful advice.

We're proud to serve you and look forward to helping you make the most of your summer and beyond.

Thank you,

Scott Benson
President & CEO
TruEnergy Federal Credit Union



Financial Highlights

As of April 30, 2025
Total Loans: \$88,732,881
Total Assets: \$128,905,149
Total Shares: \$113,154,034
Total Membership: 7,950



Federally Insured by
NCUA



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Save Without Thinking About It

Turn everyday spending into automatic savings with Debit Card Round-Up.

Every time you make a purchase with your TruEnergy FCU debit card, we round the total up to the nearest dollar and transfer the difference into your savings account. It's a simple way to build your savings over time, without changing your habits.

Example: Buy coffee for \$3.45 and we round it to \$4.00 and move \$0.55 into your savings. It's effortless, automatic, and totally free.

Visit TruEnergyFCU.org for more information.



TrueCar

TrueCar helps TruEnergy members easily compare prices, find great deals, and connect with trusted dealers to buy or sell a vehicle with clear, upfront pricing.



Start Shopping!

New Car As Low As

3.99% APR*

For Up To 60 Months



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:

Independence Day – Friday, July 4th

Labor Day – Monday, September 2nd

 **TruEnergy**
FEDERAL CREDIT UNION
Empowering Members. Changing Lives.