

Drive Into Spring with Confidence

Whether you're shopping for a new vehicle or refinancing your current loan, TruEnergy FCU offers competitive auto loan rates and flexible terms designed to fit your budget.



- ✓ Competitive Rates
- ✓ Flexible Terms
- ✓ Quick Online
- ✓ Application
- ✓ Local Decisions
- ✓ Friendly Service

Get pre-approved before you shop and enjoy more confidence at the dealership.

APPLY TODAY AT
TRUENERGYFCU.ORG OR
VISIT US IN BRANCH TO
GET STARTED.



Build Better Money Habits This Spring

Spring is the perfect time for a fresh start, and that includes your finances. Whether you're saving for a vacation, paying down debt, or building an emergency fund, small changes today can make a big difference tomorrow.



Here are four easy ways to strengthen your financial future:

Make Saving Automatic

Set up automatic transfers from checking to savings. Even a small amount each payday adds up over time.

Review Your Budget

Take a fresh look at your monthly spending. Cancel subscriptions you no longer use and look for opportunities to reduce everyday expenses.

Pay Down High-Interest Debt

Paying a little extra toward high-interest balances can help you save money over time and reduce financial stress.

Set a Savings Goal

Whether you're planning a family vacation, holiday shopping, or your next big purchase, having a goal makes saving easier.

Need help getting started? Visit TruEnergyFCU.org. We're here to help you reach your financial goals.

Make the Most of Your Tax Refund



A tax refund can be more than just extra spending money.

Consider using your refund to:

- **Build an emergency fund** to prepare for unexpected expenses like car repairs or medical bills.
- **Pay down debt** such as credit cards or personal loans to save on interest over time.
- **Make home improvements** that increase your home's comfort, value, or energy efficiency.
- **Save for future expenses** like a vacation, holiday shopping, back-to-school costs, or a major purchase.
- **Invest in your financial future** by contributing to retirement savings, education funds, or other long-term financial goals.

A little planning today can make a big difference tomorrow.

Choose direct deposit for faster access to your refund using TruEnergy FCU Routing Number 256075520.

*This information is provided for general educational purposes only. TruEnergy Federal Credit Union is not a tax advisor. Please consult a qualified tax professional regarding your specific tax situation.

*Credit and membership approval required. Rates based on creditworthiness, loan term, and amount financed. TruEnergy FCU is federally insured by the National Credit Union Administration. See website for full details.

President's Corner

Spring is a season of new beginnings, making it the perfect time to review your financial goals and prepare for the months ahead.

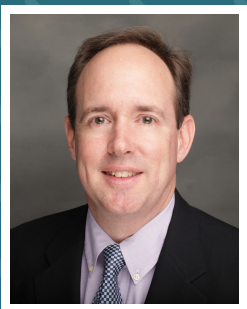
At TruEnergy Federal Credit Union, we're committed to providing the products, services, and personalized guidance our members need to succeed. Whether you're financing a vehicle, planning for your family's future, or simply looking for ways to save more, we're here to help.

This spring, we're also excited to continue expanding the financial tools and resources available to our members, making it easier than ever to manage your finances with confidence.

Thank you for being a valued member of TruEnergy Federal Credit Union. We appreciate your trust and look forward to serving you for many years to come.

Thank you,

Scott Benson
President & CEO
TruEnergy Federal Credit Union



Helping Kids Build Smart Money Habits

Teaching children about money doesn't have to wait until they're older. The earlier they learn to save, the more confident they'll become managing money in the future.



Bank on Your Schedule

Simple lessons can have a lasting impact:

- Set a savings goal together.
- Encourage saving a portion of birthday or allowance money.
- Talk about the difference between needs and wants.
- Let children make small spending decisions and learn from them.
- Celebrate savings milestones.

At TruEnergy FCU, we're proud to support young savers with youth accounts designed to grow alongside them. From a child's first savings account to preparing for college, we're here to help families build strong financial habits together.

Visit [TruEnergyFCU.org](https://www.truenergyfcu.org) to learn more about our youth savings options.

YOUTH MONTH

April is Youth Month!

Celebrate Youth Month with TruEnergy FCU!

There's no better time to help the young saver in your life begin their financial journey.

During April, members who open a new youth savings account can receive a **\$25 bonus*** to help jump-start their savings. Plus, every eligible new youth account will be entered into a drawing for a fun prize.*

Our youth accounts are designed for every stage of childhood, helping kids and teens learn valuable money management skills while building healthy financial habits that can last a lifetime.

Go to www.truenergyfcu.org/youth-month/ to learn more.

*In order to receive \$25 credit, the person applying for membership must be eligible to join TruEnergy Federal Credit Union. If the individual applying is ineligible for membership, an account will not be opened and a deposit will not be awarded. Contact us for eligibility requirements. Accounts must be in good standing for deposits to be processed. Exclusive



Financial Highlights

As of January 31, 2026
Total Loans: \$91,706,626
Total Assets: \$124,591,814
Total Shares: \$108,610,163
Total Membership: 7,745

Branch Info:

6801 Industrial Road
Springfield, VA 22151

Telephone: 703.750.4394
Toll-Free: 800.952.3999
Fax: 703.354.0103
Telephone Teller: 833.950.0440
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:

Memorial Day – Monday, May 25th

Juneteenth – Friday, June 19th



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NCUA



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TruEnergy
FEDERAL CREDIT UNION
Empowering Members. Changing Lives.