

Recharge Your Happy

Fund your summer adventures with a TruEnergy Summer Loan now thru September 30, 2026!

Whether it's a last-minute vacation, a patio remodel, a milestone birthday celebration or repairs to your car, we've got you covered.

You can borrow between \$500 and \$5,000 with rates starting as low as 8.99% APR* and flexible terms up to 36 months.

Summer Loan

Rate As Low As

8.99%

APR*

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

*APR = Annual Percentage Rate. Rates as low as 8.99% APR, based on creditworthiness, loan term, and amount financed. Loan amounts available from \$500 to \$5,000. Example: A \$5,000 loan at 8.99% APR for 36 months may have a monthly payment of \$159.00. Actual payment may vary depending on the disbursement date, and any optional loan features selected. Additional terms and rates are available. Rates and offers are subject to change without notice. Offer ends September 30, 2026. TruEnergy FCU is federally insured by the National Credit Union Administration.

Save on Your Next Getaway

These savvy booking strategies can help you stretch your travel budget further and keep more money in your pocket.



Planning a vacation doesn't have to mean overspending. Check out these tips to make sure you're staying on budget, *but still making the group chat jealous*.

Book Flights on the Right Day

While airfare prices change constantly, studies show that booking flights several weeks in advance and traveling on weekdays—especially Tuesdays and Wednesdays—can often result in lower fares than weekend travel.

Use Flight Comparison Tools

Before booking, compare prices using websites and apps like Google Flights, Skyscanner, Kayak and Hopper. These tools can help you track fares and alert you when prices drop.

Be Flexible with Dates

If your schedule allows, shifting your departure or return date by just a day or two can sometimes save hundreds of dollars on airfare and hotel stays.

Consider Alternative Airports

Flying into or out of a nearby airport may provide significant savings. Be sure to factor in transportation costs before making your decision.

VISIT US AT TRUENERGYFCU.ORG TO FIND A SAVINGS ACCOUNT THAT WORKS FOR YOU

Start Small. Build Big.

Help the young saver in your life build smart money habits with our new **Youth Builder CD** from TruEnergy Federal Credit Union.

Whether they're saving for a car, college, travel, or their future, this account makes it easy to start now and keep growing over time.

- **5.00% APY*** on balances up to \$5,000
- Only \$25 to open
- Add money anytime during the 12-month term
- Available for members age 25 and under
- One **Youth Builder CD** allowed per member

Apply online at truenergyfcu.org or visit our branch!



*APY = Annual Percentage Yield. Promotional 5.00% APY applies to balances up to \$5,000 on the Youth Builder CD. Funds over \$5,000 and dividends earned after the account reaches \$5,000 will be deposited into the member's regular savings account. Minimum opening deposit is \$25. Additional deposits may be made during the 12-month term. Offer available to members age 25 and under at the time of account opening. Limit one Youth Builder CD per primary member/SSN. The promotional rate is fixed for the term of the certificate and will remain in effect until maturity, even if the member turns age 26 during the term. At maturity, members may choose to renew the certificate, transfer funds to another account, or withdraw the funds, subject to credit union policies and procedures at the time of maturity. Members age 25 and under at the time of renewal may request renewal into a new Youth Builder CD at the rate in effect at the time of renewal. Members age 26 or older may request renewal into a standard certificate product at the rate in effect at that time. Early withdrawal penalties may apply and may reduce earnings. The penalty for early withdrawal is 90 days' worth of dividends. Fees or other conditions may reduce earnings. Rates and terms are subject to change without notice prior to account opening. No jumbo or IRA rate is available for this certificate. TruEnergy FCU is federally insured by the National Credit Union Administration.



President's Corner

At TruEnergy Federal Credit Union, we're committed to helping our members navigate every season of life with confidence. Whether you're planning a summer getaway, tackling a home improvement project, or preparing for unexpected expenses, we're here with the financial solutions and personalized service you can count on.

While technology and the financial landscape continue to evolve, one thing remains constant: our commitment to enhancing our members' lives by providing leading-edge, personalized financial resources.

As you enjoy the rest of the summer, I encourage you to make lasting memories while staying focused on your financial goals. Wherever life takes you, we are proud to be your trusted financial partner.

Thank you for being a valued member of the TruEnergy FCU family. 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



Banking That Moves With You

No matter where this summer takes you, TruEnergy is just a tap away with the TruEnergy FCU Mobile App!

Bank on Your Schedule

Life doesn't always happen during business hours.

With Mobile Banking, you can:

- Check account balances in seconds
- Transfer money between accounts
- Deposit checks using Mobile Deposit
- Pay Bills with Online Bill Pay
- View recent transactions and account activity
- Receive mobile alerts to help you stay on top of your finances.

Safe, Secure, and Convenient

The TruEnergy FCU Mobile App uses secure technology to help protect your information while giving you convenient access to your accounts 24/7. Whether you're at home or on the go, you can bank with confidence.



Download the TruEnergy FCU Mobile App in the App Store or Google Play Store today!

TrueCar®

TruEnergy Members have access to exclusive savings, and upfront pricing from certified dealers nationwide on new and used vehicles with TrueCar®. Take advantage of this member benefit today!

Start Shopping!



New Car As Low As

4.74% APR*

For Up To 60 Months

*APR = Annual Percentage Rate. Rates are determined by overall creditworthiness and other qualifications. Not all applicants will qualify for the lowest rate. Estimated payment for a New Auto Loan is \$375.05 for \$20,000 financed for 60 months at 4.74%. Payments may vary based on the rate and term you qualify for. Certain restrictions may apply. Rates subject to change based on several factors including, new or used, promotions, discounts, loan term, and other stipulations. Your lending processor can talk with you about all your options.

Financial Highlights

As of April 30, 2026
Total Loans: \$94,748,430
Total Assets: \$128,791,969
Total Shares: \$112,697,102
Total Membership: 7,770



Federally Insured by
NCUA

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:

Independence Day – Friday, July 3rd

Labor Day – Monday, September 7th



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TruEnergy
FEDERAL CREDIT UNION
Empowering Members. Changing Lives.