

Earn up to \$250 this October!*

Refer up to 10 eligible friends, family members, or coworkers to TruEnergy FCU now through October 31, 2026.

For every person you refer who joins you'll receive \$25 and they get \$25 when they become a new member.

Know someone you could share the benefits of membership with?

Refer them today!

Earn up to \$250*

REFER A MEMBER AT
[TRUENERGYFCU.ORG/REFER](https://truenergyfcu.org/refer)

*In order to receive \$25 credit, the person referred for membership must be eligible to join and must enter the referring member's name in the Membership Eligibility field. Any current TruEnergy FCU member 18 or older may be a referring member. If the referred person is ineligible for membership, an account will not be opened and a bonus will not be awarded. Contact us 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. Savings Annual Percentage Yield (APY) 0.05%. Rates are subject to change. Bonus deposited within 60 business days after the promotional period. Limit 10 referrals per member. Offer valid from October 1, 2026 to October 31, 2026.



New Season. Fresh Start. Financial Reset.

Set aside some time this fall to check in on your finances. Small steps now can make a big difference before the busy holiday season begins.



Here are a few financial checkup tips that might not always be top of mind, but could make a big impact on your bank account and future financing options.

Subscription Audit

Streaming services, memberships, apps and cloud storage services can easily eat away at your budget. You can combat this by pulling up your last 2-3 months of statements and highlighting every recurring charge. Ask yourself, "Do I still use this? Do I still need this? Is there a cheaper option or can this be bundled with another service?"

Start Planning for the Holidays Now

The holidays have a way of sneaking up on us, and so can the expenses. Start planning now by setting a holiday spending goal, making a gift list, and putting a little aside each payday. A little preparation now can help you enjoy the season without putting extra stress on your budget.

Check Your Credit Report

Fall is a great time to give your credit a quick check before the end-of-year spending season. Review your credit report for unfamiliar accounts, incorrect information, or signs of potential fraud. Checking your report regularly can help you catch issues early and make sure your credit is ready when you need it.

Give Your Budget a Holiday Break with Skip-A-Pay!

The holidays are about making time for the people and things that matter most, but the extra expenses can add up quickly. If your budget could use a little breathing room, TruEnergy's Skip-a-Pay program may give you some added flexibility this season.

For just \$30, eligible members can skip a qualifying loan payment in December and put that money toward holiday expenses, travel, gifts or simply a little extra financial breathing room.

[VISIT TRUENERGYFCU.ORG/LOANS/SKIPAPAY TO LEARN MORE.](https://truenergyfcu.org/loans/skipapay)

*To participate in TruEnergy FCU's Skip-A-Pay program, members must be in good standing, with all loans current (no payments more than 15 days past due). The completed and signed Skip-A-Pay form must be submitted at least three calendar days prior to the applicable loan due date. Eligible loan types for this program include New and Used Auto Loans, New and Used Boat Loans, Recreational Vehicle Loans, ATV Loans, Personal Loans, Overdraft Protection Loans, and Stock or Share Secured Loans. Skip-A-Pay is not available for Visa® Credit Cards, New Start Loans, HELOCs, Second Mortgages, or First Mortgages. Members who have elected Guaranteed Asset Protection (GAP) or Credit Life/Disability coverage should note that these protections will not extend beyond the original loan maturity date. Interest will continue to accrue on a daily basis at the Annual Percentage Rate (APR) specified in the loan agreement during and after the deferral period. As a result, deferring a payment may increase the total interest paid and potentially the total number of payments required. All other terms and conditions of the original loan agreement remain in full effect. Borrowers are advised to contact TruEnergy FCU for exact payoff information. Payments will resume with the next scheduled payment following the deferral period, and all payments will be applied first to interest and then to the principal balance. The skipped payment cannot be applied to the first payment of a new loan.



President's Corner

Fall always seems to move quickly. One minute we're getting back into routines, and the next we're looking ahead to the holidays and a new year.

This time of year is a great reminder that financial well-being doesn't have to mean making big changes all at once. Sometimes it's simply taking a closer look at where your money is going, checking in on your goals and making a plan for what's ahead.

At TruEnergy, our goal is to help make those steps a little easier. Whether you're saving for something important, preparing for holiday expenses or simply looking for ways to make your money work harder, we're here to help.

Thank you for being a member and for allowing us to be part of your financial journey. We appreciate the trust you place in us and look forward to serving you in the months ahead.

Thank you,

Scott Benson
President & CEO
TruEnergy Federal Credit Union



Make Room for More Holiday Cheer

The holidays can come with a long list of expenses, from gifts and travel to family gatherings and everything in between. If you need a little extra room in your budget, a TruEnergy Holiday Loan can help you cover seasonal expenses with a manageable payment.

Planning ahead can help you avoid stretching your budget too thin or relying on high-interest credit. A Holiday Loan gives you another option for spreading out the cost so you can focus on enjoying the moments that matter most.

Apply Today! Visit truenergyfcu.org/holidayloan. call 703-750-4394 or visit us in the branch.

*APR = Annual Percentage Rate. Rate based on creditworthiness and amount financed. Monthly payment will be \$238.46 for 36 payments at 8.99% APR on a borrowed amount of \$7,500. Rates are subject to change without notice. Offer expires January 31, 2027.

Holiday Loans

Rate As Low As

8.99% APR*

Borrow Up To \$7,500
Terms Up To 36 Months



JOIN US! Member Appreciation Day

Thursday, October 15, 2026

In celebration of International Credit Union Day, we're inviting our members to join us for a **sweet treat, fun, giveaways, prizes & football vibes!**

Stop by our branch at 6801 Industrial Road, Springfield, Virginia on **October 15th, 2026** from **9 AM - 3:00 PM** for Member Appreciation Day!

Captain Cookie & the Milk Man Food Truck will be on site from 11:00 AM - 1:00 PM. Stop by during this time to get your sweet treat on us!*

Plus, invite an eligible new member to take advantage of our Member Referral Promotion. You get \$25 for every person you refer who joins & when they become a new member they get \$25!** Once they join they can enjoy the benefits of the credit union and partake in Member Appreciation Day fun!

*Members only. Limited availability. First come, first serve.

**Some restrictions apply. Visit truenergyfcu.org/refer, call or visit branch for complete details.

WE APPRECIATE YOU!

Financial Highlights

As of August 31, 2026
Total Loans: \$94,629,638
Total Assets: \$124,740,196
Total Shares: \$108,647,036
Total Membership: 7,828

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



Federally Insured by
NCUA



facebook.com/truenergyfcu



[@truenergyfcu](https://twitter.com/truenergyfcu)



[@truenergyfcu](https://www.instagram.com/truenergyfcu)



[@truenergyfcu.bsky.social](https://twitter.com/truenergyfcu.bsky.social)

Holiday Closings:

Veterans Day – Wednesday, Nov. 11th

Thanksgiving – Thursday, Nov. 26th

Day After Thanksgiving – Friday, Nov. 27th

Christmas Day – Friday, Dec. 25th

New Year's Day – Friday, Jan. 1st

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