

Fall 2025

Share the Benefits of Membership!

Credit union membership is always better shared! Introduce your family members and coworkers to TruEnergy FCU, and you will both get rewarded. For a limited time, when you refer a new member, we will deposit \$25 into both of your accounts once requirements are met*. Plus, your referral automatically enters you into an exciting raffle to win an entertainment prize!

*New members must meet credit union eligibility requirements. Accounts must be in good standing. TruEnergy FCU covers the initial \$5 minimum opening balance. Restrictions apply; contact the branch for full disclosures.

Smart Savings Strategies for the Holiday Season

The holiday season brings joy, celebration, and cherished time with loved ones. However, it can also bring unwanted financial strain if you aren't prepared. Fortunately, planning ahead allows you to protect your wallet and enjoy the magic of the season completely stress-free.



Here are four simple, highly effective ways to map out your holiday spending:

- **Build a Realistic Budget:** Start early by listing every anticipated holiday expense—including gifts, travel, decorations, and festive meals. Decide on a strict spending limit for each category and stick to it to avoid impulse purchases.
- **Shop Early and Strategically:** Avoid the chaotic last-minute rush and expensive expedited shipping fees by spreading your purchases across multiple pay periods. Keep a close eye out for early promotions, online discounts, and major fall sales events.
- **Opt for Meaningful DIY Gifts:** Gift-giving doesn't have to break the bank. Creative DIY presents, homemade treats, or planned group experiences add a warm, personal touch that your loved ones will truly cherish.
- **Reinvent Holiday Feasts:** Restaurant outings and massive catering orders add up fast. Keep celebrations budget-friendly by hosting potluck-style gatherings at home where every guest contributes a signature dish.

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

Put Your Savings to Work

Ready to maximize your money?

Secure a guaranteed return with a TruEnergy FCU Share Certificate. Whether you are building an emergency fund, saving for a future milestone, or simply looking for a safe, high-yield vehicle to grow your cash, our certificates offer unbeatable security and competitive rates.

Stop by the branch or visit truenergyfcu.org to view our latest promotional rates and open yours today with a low minimum deposit!



**Our certificate rates
are higher than the
national average!***



*Compared with national average certificate rates reported by the NCUA. Rates are subject to change.



President's Corner

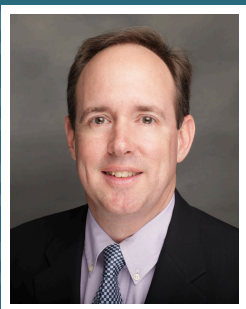
Greetings Members,

As we navigate through the final months of 2025, I want to express my deepest gratitude for your continued trust and loyalty. Your membership drives every single positive advancement we make as a credit union.

Looking ahead into the coming year, economic and interest rate shifts continue to influence the financial landscape. For our savers, now is an excellent time to evaluate long-term certificate options to lock in favorable yields before market environments shift. For our borrowers, we highly encourage you to connect with our lending team to explore competitive refinancing opportunities that could lower your monthly payments and optimize your household budget.

No matter what your financial goals look like as we move into 2026, the entire TruEnergy FCU team is here to guide you. Thank you for choosing us as your financial partner. Warmest regards,

Scott Benson
President & CEO
TruEnergy Federal Credit Union



Skip a Payment, Skip the Holiday Stress!

At TruEnergy FCU, we know the holidays can stretch your budget thin. That is why our popular **Holiday Skip-a-Pay** program is officially back! For a small processing fee of just **\$30**, you can elect to skip your qualifying December loan payment.

Free up instant cash for seasonal travel, gifts, and holiday hosting without turning to high-interest store credit cards or payday loans. Apply easily online at truenergyfcu.org!

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

*Eligible loan types include New/Used Auto, Personal, Recreational Vehicle, and Share Secured loans. Loans must be current and in good standing to qualify. See credit union for full terms and conditions.



Stay One Step Ahead of Holiday Scammers

The season of giving is, unfortunately, also prime time for fraudsters. Protect your identity and your hard-earned money by keeping a watchful eye out for these seasonal scams:

- **Delivery & Package Scams:** Be deeply suspicious of unexpected text messages or emails claiming you have a delayed package. Avoid clicking tracking links that demand personal details or processing fees.
- **Lookalike Online Retailers:** Scammers easily build fake online storefronts boasting deals that seem too good to be true. Always double-check the website's URL spelling and verify secure payment methods before checking out.
- **Emotional Charity Fraud:** Scammers frequently invent fake non-profit groups or falsely impersonate well-known charities to solicit urgent donations. Always bypass high-pressure pitches and give directly through the charity's official website.

IT'S ALL ABOUT YOU: MEMBER APPRECIATION DAY!

Save the date! We are celebrating our favorite asset—YOU! Join us live at the branch on **Thursday, October 16, 2025**, for our annual **Member Appreciation Day**. Stop by anytime during normal business hours to enjoy fun community vibes, exclusive freebies, and exciting prize giveaways. We cannot wait to see you there!



Financial Highlights

As of July 31, 2025
Total Loans: \$92,785,549
Total Assets: \$125,479,809
Total Shares: \$109,482,071
Total Membership: 7,869

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) – close at 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: Tuesday, Nov. 11th, 2025

Thanksgiving Day: Thursday, Nov. 27th, 2025

Day After Thanksgiving: Friday, Nov. 28th, 2025

Christmas Day: Thursday, Dec. 25th, 2025

New Year's Day: Thursday, Jan. 1st, 2026



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TruEnergy
FEDERAL CREDIT UNION
Empowering Members. Changing Lives.