EMPOWERING MEMBERS. CHANGING LIVES.
WINTER 2025

TruNews

Let Us Take A Load Off

If you're credit cards put in their work over the holidays, let us help relieve some of that added debt and stress.

Did you know you can transfer your high-interest balances from other credit cards (including store cards) to a TruEnergy FCU Visa®?

With a TruEnergy Visa, you can rest easier knowing you're getting a great, low rate. Plus, there's no annual fee and no balance transfer fee.

Making the transfer is easy! Visit us online at **TRUENERGYFCU.ORG** for details.

Feeling the Pinch After Holiday Spending?

The holiday season may have come and gone, but if you're starting to feel the strain the came with the holidays, you're not alone. The joy of gift-giving, travel, and festive meals often leaves us with a financial hangover that can take months to recover from.

Create a Budget

If you went over your holiday budget, you can bounce back by setting a realistic budget for 2025. Look at what you spent over the holidays and how much (if any) was purchased on credit. Prioritize your needs, any outstanding debts you have, and set aside some for your savings account. You'll be surprised how quickly you can get back into your normal spending habits and patterns.

Cut Back (But Don't Cut Out) Unnecessary Expenses

January is the perfect time to look at your spending habits and see where you can make cuts—without being too hard on yourself. Cutting out everything that brings you joy can lead to burnout. Instead, aim to reduce unnecessary expenses.

For example, if you made morning coffee stops 5 days a week, try reducing those to once or twice a week. If you order takeout three nights a week, cut that back to once a week. Small dollar purchases can and will add up over time.

Sell Unused Items for Quick Cash

The holidays likely left you with new clothes, new gadgets, new appliances – you name it. Avoid the potential clutter and consider cleaning out your closets, cupboards, and cabinets. Consider selling some unused items. Platforms like eBay, Facebook Marketplace, or Poshmark make it easy to list items, from clothing to electronics, and turn them into cash.

Recovering from post-holiday spending doesn't have to be stressful or overwhelming. By taking a practical approach, sticking to a budget, and focusing on paying off high-interest debt first, you'll be on your way to financial recovery in no time. Remember, it's not about perfection—it's about making steady progress and finding balance between paying off debt and still enjoying life along the way.

SAVE THE DATE!

The credit union's 86th annual meeting is right around the corner. We hope you'll join us on **March 11 at 4:30 p.m. in Room 148 of the Washington Gas Building.** Join us as we celebrate a year of success and look forward to what's in store for 2025 and beyond

Keep an eye out for additional details and information in the coming weeks.

President's Corner

As we move into 2025, we hope everyone enjoyed a wonderful holiday season with friends and family.

This year is shaping up to be an exciting one for our credit union and its members. Look out for special offers on loans, along with attractive share certificate rates.

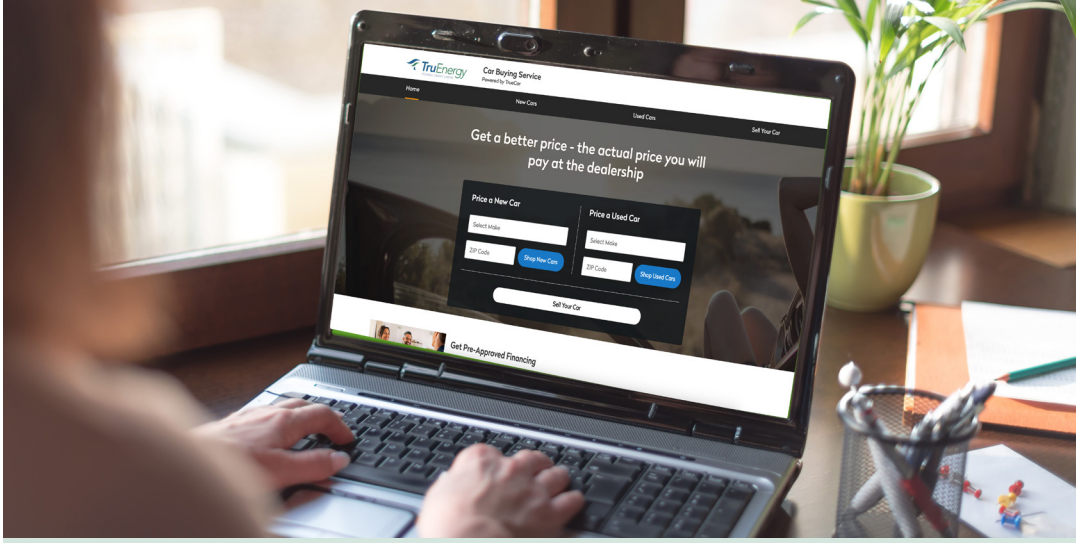
If a new car is in your plans, 2025 could be the perfect time—don't forget to explore our TrueCar service for a seamless car-buying experience. We also invite you to join us in March for our Annual Meeting as we celebrate 86 years of serving our members. It's a chance to reflect on our successes and share our vision for the future.

Lastly, with spring just around the corner, we're excited for the fresh opportunities this season brings. It's the perfect time to start planning for your financial goals, and we're here to support you every step of the way.

Here's to making 2025 a fantastic year for you and our credit union!

All the best,

Scott Benson
President/CEO



Car Buying Just Got a Whole Lot EASIER.

Love the idea of a new car but not the hassle of visiting a car lot? Say hello to TrueCar®! From the comfort of your home, you can browse new and used vehicles, or even sell your current car with just a few clicks.

Lock in your price, secure financing, and make your dealership trip quick and stress-free.

Ready for a better car-buying experience?

GET STARTED ONLINE AT
TRUENERGYFCU.TRUECAR.COM

New Vehicles
Rates As Low As
3.99% APR*

Used Vehicles
Rates As Low As
6.24% APR*

*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 $368.24 for $20,000 financed for 60 months at 3.99%. Payments may vary based on the rate and term you qualify for. Certain restrictions may apply. Rates are subject to change without notice.

It's Tax Time Again! Get Your Refund FASTER!

Filing taxes isn't fun, but getting a refund? *That's exciting!*

As you prep for your 2024 taxes, opt for direct deposit with your TruEnergy FCU account. Just provide your tax preparer with your account number and **OUR ROUTING NUMBER: 256075520,** and you could get your refund up to three weeks quicker.

Financial Highlights
As of October 31, 2024

Total Loans: $92,409,265
Total Assets: $128,272,128
Total Shares: $112,533,566
Total Membership: 8,076

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**

CO-OP ATM℠ CO-OP SHARED BRANCH℠

Holiday Closings:
Martin Luther King, Jr. Day – Jan. 20th
Presidents' Day – Feb. 17th

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Empowering Members. Changing Lives.
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