

## We're With You Wherever You Go!

We know you likely have plans to be on the go as we head into the holiday season. No matter where your travels take you, you can access your TruEnergy FCU account with your mobile app!

- Deposit Checks
- Transfer Funds
- Check Balances
- And More!

Available to download for free in the App Store® or on Google



## Smart Strategies to Prep for the Holidays

The holiday season can bring both joy and financial stress, but by planning now, you can set yourself up for success. Here are five ways to start preparing for holiday spending.

### Create a Budget – and Stick to It!

Start by determining how much you can realistically spend this holiday season. Break it down by categories—gifts, decorations, food, and entertainment. A clear budget will help you avoid overspending and keep your finances in check.

### Make a Gift List

Think about everyone you want to buy for and jot down gift ideas. This will not only help you stay organized but also allow you to shop strategically, taking advantage of sales and discounts as they arise.

### Start Shopping Early

Take advantage of early sales and promotions. By shopping for gifts throughout the year, you can spread out your spending and avoid the last-minute rush. Look for deals during major sales events and consider buying non-perishable items ahead of time.

### Consider DIY Gifts and Experiences Over Store-Bought

Consider getting creative with DIY gifts or experiences instead of traditional presents. Homemade treats, personalized crafts, or planned outings can be heartfelt and budget-friendly alternatives. This not only saves money but also adds a personal touch that your loved ones will cherish. Plus, it can be a fun way to spend time with family and friends as you create memorable gifts together!

### Research Sales and Promotions

Saving big sometimes involves a little bit of work. Keep an eye out for upcoming sales and promotions throughout the year. Many retailers offer early holiday sales or special discounts for loyal customers. Sign up for newsletters and follow your favorite brands on social media to stay informed. By planning your shopping around these sales, you can snag great deals and maximize your budget, making the most of your holiday spending.

## Let Us Be Your HOLIDAY HELPER

You're starting to make your list and check it twice. When it comes to planning your holiday expenses, high-interest store credit cards and payday loans are naughty, but a personal loan from TruEnergy FCU is oh, so nice. With our flexible personal loans, you can truly spread the holiday cheer without breaking the bank.

From gifts, to travel, to entertainment and more, let us help you cover it all!

[APPLY ONLINE AT TRUENERGYFCU.ORG](https://www.truenergyfcu.org)

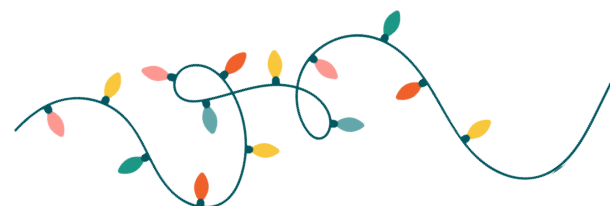
\*APR = Annual Percentage Rate. All rates subject to change without notice. Loan rates are based and priced according to members' individual credit ratings. Payment example: Monthly payments may be approximately \$327.34 for 36 payments at 10.99% APR on a borrowed amount of \$10,000. TruEnergy Federal Credit Union is federally insured by the National Credit Union Administration.



SAVE MORE THIS HOLIDAY SEASON

## SKIP YOUR LOAN PAYMENT!

ASK FOR DETAILS



## President's Corner

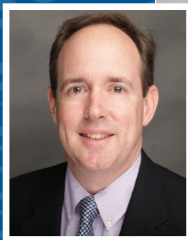
All signs are pointing towards a steady rate reduction the remainder of the year and into 2025. Savers and borrowers should plan accordingly.

Savers may want to start considering investing in longer term options that could provide a higher rate of return than reinvestment choices may yield when shorter term options mature in 2025.

Borrowers who obtained higher rate loans may want to plan on exploring the refinance market in the coming months.

Your TruEnergy Federal Credit Union Team is here to help. Give us a call today!

All the best,  
Scott Benson  
President/CEO



## IT'S ALL ABOUT YOU!

### Don't Miss Out on Member Appreciation Day.

It's back! Our much-anticipated Member Appreciation Day is back at TruEnergy FCU. Join us at the branch on

## OCTOBER 17<sup>TH</sup>

for a day dedicated to members just like you!

We have giveaways, freebies, prizes, and tons of fun in store for you, so be sure to save the date! We hope to see you there.



## Watch Out for Scams This Holiday Season

During the holiday season, it's important to be aware of various scams that can dampen your festive spirit. We've gathered a short list of common scams that always seem to pop up, year after year.



**FAKE RETAILERS** – Fake online retailers that offer unbelievable deals on popular gifts—only to leave you with low-quality products or nothing at all. Confirm a store's authenticity by checking for any misspellings in the URL, lack of contact information, or too-good-to-be-true offers before placing orders from new websites or through ads.



**VACATION RENTAL SCAMS** – Planning a holiday trip? Watch out for this common scam. Only rent from trusted companies such as AirBnB, VRBO, or local property management companies, and never give your financial information out to a stranger. Otherwise, you may be stuck with a lost deposit, and no (or misleading) accommodations when you arrive at your destination.



**CHARITY SCAMS** – It's the season of giving, and scammers know it. Fraudsters often seek donations for fake organizations claiming to assist sick children, the poor, the homeless and more. Further, to add a layer of credibility, they may also pose as representatives from real organizations. If you want to give this season, do so with the charity of your choice directly online.

Of course, this list isn't all-inclusive. No matter what time of year it is, it's always a good practice to stay vigilant, and to do your due diligence before conducting any unfamiliar transactions.

### Financial Highlights

As of July 31, 2024

**Total Loans:** \$92,397,866

**Total Assets:** \$128,714,070

**Total Shares:** \$113,108,007

**Total Membership:** 8,199

### 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](mailto: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](http://co-opcreditunions.org/locator)



### Holiday Closings:

**Veterans Day** – Nov. 11th  
**Thanksgiving Day** – Nov. 28th  
**Day After Thanksgiving** – Nov. 29th  
**Christmas Day** – Dec. 25th  
**New Year's Day** – Jan. 1st



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FEDERAL CREDIT UNION  
Empowering Members. Changing Lives.  
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