

EMPOWERING MEMBERS. CHANGING LIVES.

SUMMER 2024

# TruNews



## Your Summer. Your Rules.

Regardless of where the summer is taking you, let us help you get there with a TruEnergy FCU Personal Loan. From dream vacations to relaxing staycations, you can make this summer the best one yet without the stress of busting your budget. With a fixed rate as low as 10.99% APR\* you can borrow what you need to fund all of your summertime fun.

### Personal Loans

Rates As Low As

# 10.99%

APR\*

APPLY ONLINE AT  
[TRUENERGYFCU.ORG](http://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 examples: 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.



## Sunshine and Savings

Are you ready to dive head-first into warm summer days, BBQs, and weekend getaways? Before you tackle your summertime fun, we have a few ideas you can keep in mind so you can take advantage of all of your summer fun without breaking the bank.

### Budget, Budget, Budget!

Before you hit the beach or plan that road trip, take a moment to set a realistic budget. Consider your monthly income and expenses, then allocate a portion for summer activities. This simple step helps you prioritize what's most important and prevents overspending on spur-of-the-moment splurges.

### Embrace the Great Outdoors

Summer is the perfect time to embrace nature's playground. Instead of pricey amusement parks or indoor activities, opt for outdoor adventures like hiking, picnicking in the park, or exploring local trails. Not only are these activities budget-friendly, but they also offer a chance to reconnect with nature and recharge.

### DIY Delights

From refreshing drinks to delicious BBQs, summer is synonymous with culinary delights. Instead of dining out frequently, try your hand at DIY projects. Host a backyard cookout with friends, make your own popsicles, or experiment with new recipes using fresh, seasonal ingredients. Not only is cooking at home more affordable, but it also adds a personal touch to your summer gatherings.

### Seek Out Free or Low-Cost Entertainment

Cities and towns often host free concerts, outdoor movies, and cultural festivals during the summer months. Check local event listings and community boards for opportunities to enjoy music, art, and entertainment without spending a dime. Museums and galleries may also offer discounted or free admission on certain days, providing a chance to beat the heat while exploring something new.

### Plan Ahead for Travel

If your summer plans include travel, booking in advance can save a bundle. Look for early-bird deals on flights and accommodations, and consider alternative lodging options like vacation rentals or hostels for added savings. Packing light and bringing your own snacks for the journey can also cut down on expenses, leaving more room in your budget for memorable experiences at your destination.

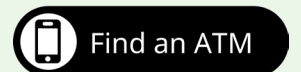
Finally, take time to reflect on your spending habits throughout the summer. Review your budget periodically and adjust as needed to stay on track with your financial goals. Perhaps there are areas where you've overspent or opportunities to save more effectively. Learning from each summer's spending patterns can set you up for even smarter financial decisions in the future.

So, whether you're lounging by the pool, exploring new trails, or simply enjoying a cool evening breeze, remember: smart choices today mean more summer fun tomorrow. Cheers to a season of sun, savings, and unforgettable memories!



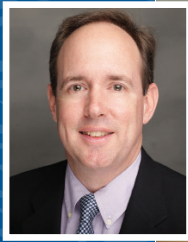
## Where Are You Heading This Summer?

No matter where your travels take you, you can access your TruEnergy FCU account anywhere, 24/7 with online or mobile banking. As a member, you also have access to thousands for FEE-FREE ATMs coast-to-coast, so you can travel with confidence knowing you'll never be far from your money.



## President's Corner

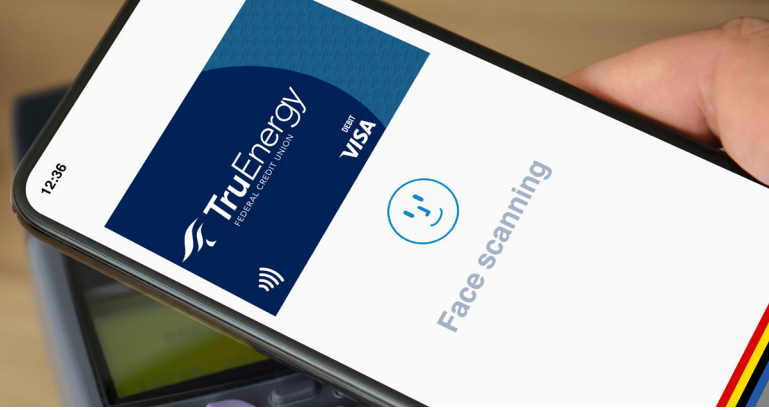
As summer approaches, many of us are looking forward to well-deserved vacations and getaways. Whether you're planning a family road trip, a relaxing beach retreat, or an adventurous excursion, we want to remind you that your credit union is here to help make your plans a reality. If you need assistance with funding your summer adventures, consider our competitive loan options. Our team is dedicated to providing personalized solutions to ensure you can enjoy your summer to the fullest.



Your choice to be part of our credit union community means a lot to us, and we are committed to serving you with the highest level of care and integrity. Our goal is to continue offering excellent financial services that enhance your life. Thank you for being a part of our family, and we look forward to helping you achieve your goals this summer and beyond.

All the best,

Scott Benson  
President/CEO



## SPEEDY | SAFE | SECURE

### Mobile Payments are Here.

It's now easier than ever to pay on the go with your iPhone or Android when you load your TruEnergy FCU Visa® debit or credit card to your phone's mobile wallet. It's speedy, safe, and secure!

#### GET STARTED IN THREE SIMPLE STEPS.

1.) *Navigate to your phone's mobile wallet.* TruEnergy FCU cards are compatible with Apple Pay®, Google Pay®, and Samsung Pay®.

2.) *Add your card to your wallet.* Load your card by either taking a photo of the front and back of your card, or by manually entering your card number, expiration date, and CVW.

3.) *Verification.* Follow the prompts to verify your card. This may involve receiving a verification code via SMS, email, or through the banking app associated with your card. Once verified, your card will be ready to use for contactless payments wherever the mobile wallet is accepted. If you experience any difficulties with your verification, please call us at 703-750-4394 for assistance.

And, you can shop stress-free knowing your card number is never used in mobile wallet transactions. Instead, a virtual account number is assigned to your mobile wallet cards – giving you an added layer of security and peace-of-mind.

## JOIN THE CLUB!

Did you know that TruEnergy FCU makes it EASY to reach your savings goals. With a CLUB ACCOUNT, you can automatically save for your next vacation, the holiday season, tax time, and more. When you enroll in direct deposit with the credit union, you can automate your savings so you can watch your account grow without thinking about it!

[LEARN MORE AT TRUENERGYFCU.ORG](https://www.truenergyfcu.org)



## Financial Highlights

As of April 30, 2024

**Total Loans:** \$94,306,683

**Total Assets:** \$126,765,493

**Total Shares:** \$110,918,806

**Total Membership:** 8,509

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



## Holiday Closings:

**Independence Day** – Thursday, July 4th

**Labor Day** – Thursday, September 2nd



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