

Your Holiday Helper

Before you hit "add to cart" on all of your holiday purchases, make sure you apply for a low-rate Visa® credit card from TruEnergy FCU. Rates are as low as 9.99% APR.* Plus, earn rewards every time you swipe with uChoose Rewards!®



APPLY ONLINE AT
TRUENERGYFCU.ORG

Be on the Lookout

If you have a Holiday Club Account, your funds are almost ready! Members who have been contributing to their Club Account this year will have their funds deposited into their designated account on November 1st! Use the money to make your wallet and your holidays a little happier this season.

If you don't have a Club Account, ask us how you can open yours!



Three Easy Ways to Save Money During the Holiday Season

The holidays are right around the corner. If the thought of buying gifts, traveling, or hosting friends and family has you – and your wallet – sweating, we have a few tips that can help you save time and money during the most wonderful time of the year.

Play Secret Santa

Everybody does Secret Santa differently. But, usually, there's a spending limit and you only have to shop for one person instead of several. When you play Secret Santa with coworkers, friends, or family, there's no temptation to overspend keeping you (and your wallet) happy.

Create a Budget and Pay with Cash

Before you step foot into a store, create a budget for how much you can afford to spend on gifts this holiday season. Additionally, when you pay with cash you can physically see how much money you have left to spend. Preparing ahead of time can set you up for financial success long after the holidays are over by eliminating the need for high-interest store cards or payday loans.

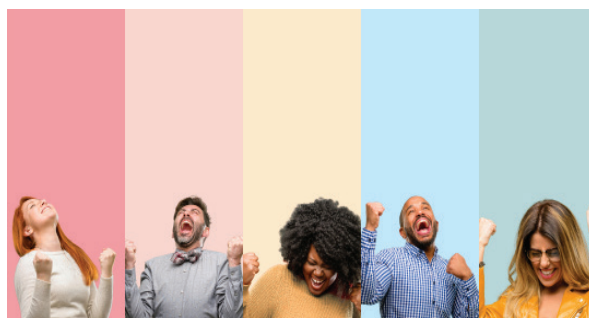
Shop Early

We all have a little procrastinator in us. But, when it comes to holiday shopping, it helps to get started on your shopping early. First, shopping early allows you to spread your expenses across multiple weeks or pay period. This way, your budget isn't taking a huge hit all at once. Second, waiting until the last minute can lead to shipping delays that can, in turn, cost you huge shipping fees to ensure your gifts arrive to their destination on time. Plus, who doesn't love avoiding crowds?

Holidays and saving money don't always go hand in hand, but we're ready to help give you the holidays you deserve.



*APR= Annual Percentage Rate. Rates are based on creditworthiness, so your rate may differ. Please see Visa Credit Card Disclosure for more details. Variable APRs apply to purchases, cash advances, convenience checks and balance transfers outside of any balance transfer promotional period.



Member Appreciation Day Is Coming Soon

We appreciate our members everyday, but on **October 20th**, we're dedicating an entire day just for YOU! Stop by the branch during our Member Appreciation Celebration for fun, freebies, and prizes!

WE HOPE TO SEE YOU THERE!

President's Corner

Greetings,

As we head into the final three months of 2022, I hope all of our members have had a wonderful summer and are looking forward to the holiday season.



We know increased consumer prices have put a financial burden on many of us. TruEnergy FCU continues to offer products and services that provided great value to our membership during this ever-changing economic period. Please don't hesitate to reach out to one of our member service representatives to discuss ways your credit union can assist you.

During the month of October, our team will help promote cancer awareness. I'm extremely proud of our staff for their hard work and dedication to our members and for their community service. Our employees truly represent all of the positive qualities of our credit union and you, our members.

Scott Benson,
President/CEO

*Empowering Members.
Changing Lives.*



Take a Break from Your Loan Payment

The kids will be on winter break before you know it. Why not give your loan payment a break, too? Our Holiday Skip a Pay is Back! **For just \$30, you can skip your qualifying December loan payment!** Use the extra money to make your holidays a little easier and more merrier!

[VISIT TRUENERGYFCU.ORG FOR DETAILS](https://www.truenergyfcu.org)



Watch Out for Holiday Scams

It's the season of giving. Unfortunately, it's also the time that scammers take advantage of strangers' kindness, leading to lost money, stolen identities, and more. Keep an eye out for these all-too-common scams that pop up around the holidays.

Package Scams

Watch out for emails or text claiming to be from USPS, FedEx, UPS, Amazon, or other popular couriers. These messages will usually contain typos, bad grammar, and will ask for your personal information in order to receive a package. These companies will NEVER do this.

Charity Scams

Oftentimes, scammers prey on the giving spirit that comes with the holidays and pose as a charity in order to solicit money from victims. If you receive a call, text, or email pressuring you to give money right away, this should be a red flag. Giving to charity is a great way to give back to causes that matter most to you. Be sure to do your due diligence before giving to any organization.

Holiday Job Scams

Many companies look for seasonal help this time of year. Some scammers will post fake job ads and ask for money upfront or ask you to deposit a check on their behalf. Legitimate companies will never ask you for money and will only ask for information (like your social security number) after you've been interviewed and hired.

Tech Support Scams

Shopping online and come across someone claiming to be tech support? It's best you close your browser tabs and windows and ignore them. Victims of these phishing scams will unknowingly give them money through gift cards, prepaid cards, wire transfers, or P2P transfer apps (think Venmo or CashApp) with the belief that something is critically wrong with their device. Of course, nothing is, and the scammers will run off with the money before the victim even realizes they've been duped.

If you feel like you've been a victim of fraud or a scam, contact the credit union. We're ready to help you!

Financial Highlights

As of July 31, 2022

Total Members: 8,415

Total Loans: 95,443,105

Total Assets: 135,842,968

Total Shares: 118,719,869

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) – 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://www.co-opcreditunions.org/locator)



Holiday Closings:

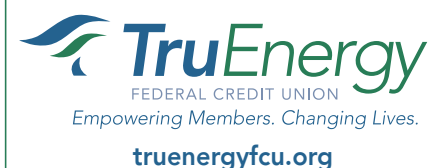
Veterans Day – Friday, Nov. 11th

Thanksgiving Day – Thursday, Nov. 24th

Day After Thanksgiving – Friday, Nov. 25th

Christmas Day (obs) – Monday, Dec. 26th

New Year's Day (obs) – Monday, Jan. 2nd



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