

TRUE NEWS

A Publication of TRUE Community Credit Union

TRUE TO OUR
MEMBERS

TRUE
TO OUR
TEAM



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Alphonse Desjardins Award

Congratulations to our Financial Education team for being awarded the Alphonse Desjardins Award by the Michigan Credit Union League and the Credit Union National Association! Our Jackson Saves Program was given this year's honor for leadership within the credit union movement on behalf of youth and adult financial literacy.



Excellence in Consumer Education

Kelly Hatler, Community Education Supervisor, received the Michigan Credit Union Foundation Award for Excellence in Consumer Education. Congratulations, Kelly!



Top 100 Workplace

The Detroit Free Press once again recognized CPFCU as a Top Workplace in the state of Michigan! The Credit Union has received this honor for seven consecutive years.

A LETTER FROM THE PRESIDENT



When we began 2020, we believed it would be one of our biggest years yet, as we sought a state charter conversion, an important step in our mission work to cultivate legacy-defining moments for the people and places we serve for generations to come. Nobody could have predicted a global pandemic that would highlight our role as an essential industry and make our purpose to inspire the pursuit of a life well lived even more critical.

Our value to focus on people over profit, process and product was on full display this year as we initiated a two-month deferral on all member loan payments – the first credit union in our community to do so! We worked to make joy common in the uncommon place of financial insecurity and fear. We made a true commitment to come alongside our members during a time of significant uncertainty, and we will continue to do so in the years to come.

Although 2020 had the opportunity to be a year of stagnant growth and pure survival, for your credit union it brought a year of exciting announcements.

We successfully converted to a state charter, allowing anyone who lives, works, worships or attends school in the state of Michigan to become a member!

We announced a new branch coming to Vandercook Lake in Spring 2021!

We were recognized as a Top Workplace for the 7th year in a row!

We launched our Michigan Made Checking™ account, a relationship-based account

that rewards our members for their loyalty and commitment to the Credit Union!

We announced our intent to merge with Washtenaw Federal Credit Union (WFCU), which was solidly approved by the WFCU members!

We announced TRUE Community Credit Union, our new name, that is anchored in our rich history and truly encompasses what we strive to be as a merged organization!

The challenges presented during 2020 could have threatened the good work and financial health of the Credit Union. Instead, it was a year to show our resiliency and ability to turn challenges into opportunities. We are proud of our accomplishments, grateful for our financial strength and humbled by the support of our members and communities.

Our purpose driven team is poised and ready for 2021! Our priorities remain to identify new technologies to meet our growing member needs, deliver our brand promise, deepen our member relationships and engage and grow our wickedly talented team. Our focus will be on our TRUE commitment; we will be TRUE to our members, TRUE to our communities and TRUE to our team. We can't wait to show the TRUE difference as we partner with our members and communities alike to write a life story that stretches beyond their imagination!

Chrissy Siders, President & CEO

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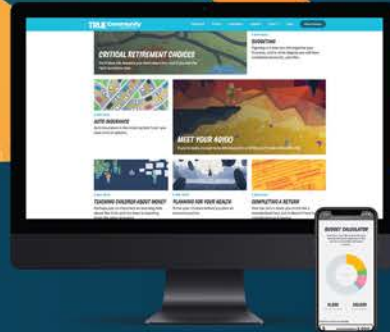
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OUR TRUE COMMITMENT

Our focus will be on our TRUE commitment. We will be TRUE to our members, TRUE to our communities and TRUE to our team.

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Do you ever have questions about how to budget, retirement or running a business? TRUE Community Credit Union is proud to partner with Banzai and provides free online learning tools about financial topics that matter to you! With these tools you can read articles, use financial calculators, check out coaching sessions and take courses on a variety of financial topics. Visit TRUECCU.com for more information.

MEMBER REBATE

As a way to show our appreciation for your membership with us, we are giving back cash! Our Board of Directors has approved a 3% Interest Rebate and 6% Bonus Dividend!

*2021 Interest Rebate and Bonus Dividend. Excludes IRAs, Term Share Certificates, Business Loans, Business Accounts, Visa and Auto Leases. Some restrictions may apply.

A WARM WELCOME TO TRUE COMMUNITY



We are so excited that TRUE Community Credit Union will encompass the members, teams and communities of both Washtenaw Federal Credit Union and CP Financial Credit Union.

With our values, mutually aligned cultures and our commitment to inspiring and caring for our members, communities and our teams we are proud to be able to partner and join as TRUE Community.

We are grateful for the legacy that the good people and good work both Washtenaw Federal Credit Union and CP Financial Credit Union has delivered to be able to provide 138 combined years of service.

We look forward to serving each one of you and welcome you all to TRUE Community.

VANDERCOOK LAKE BRANCH COMING SOON

We are excited to report that construction of our Vandercook Lake branch is well underway. The new development, located on Old McDevitt Avenue, will be shared with a Biggby Coffee location managed by **Gerry Lobdell** and **Mike Perry**.

The 1,200 square foot branch will offer lobby and membership services as well as a convenient drive-thru and 24-hour ATM. In addition, we will be installing new technology via an Interactive Teller Machine (ITM).

Chrissy Siders, President and CEO, stated, "This branch provides us the opportunity to implement new technology and add to our TRUE Community team while expanding the people and places we serve. For the past several years, we have received a stream of requests for a location in this area and are extremely excited at this opportunity to fulfill that ask and neighbor with a community-focused local business like Biggby."

Stay tuned for more information regarding our grand opening celebration and event!



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for the Board of Directors to:**

Board of Directors, TRUE Community Credit
Union, 1100 Clinton Rd., Jackson, MI 49202

**Please submit, in writing, any letters
for the Board of Directors to:**

Supervisory Committee, TRUE Community
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