

Spring 2021

# TRUE NEWS

A Publication of TRUE Community Credit Union

## HELLO SPRING

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FORMERLY



**CP Financial**  
CREDIT UNION

Est. 1949  
**Washtenaw**  
FEDERAL CREDIT UNION



**\$239K**

paid in corporate donations, sponsorships and community initiatives

**\$500K**

given back to members through an Interest Rebate and Bonus Dividend

**29K**

members able to take advantage of our COVID-19 loan payment deferral offer

**ANYONE WHO LIVES, LEARNS, WORKS OR WORSHIPS IN THE STATE OF MICHIGAN CAN BECOME A MEMBER**

**MICHIGAN MADE CHECKING**

We launched our flagship checking account, Michigan Made Checking™

**OUR AMAZING TEAM**

**1,547**

years of combined experience among team members

**200+**

wickedly-talented new Zoom experts ready to connect

## EMPLOYEE SPOTLIGHT

For our Employee Spotlight, we would like to feature our very own **Kay Van Riper**. Van Riper is our Home Equity-Real Estate Specialist and has been a part of our team for 38 years. Throughout her time, Van Riper has been a part of various changes such as name changes, system updates/changes, new CEOs and so much more.



When Van Riper started, the credit union was known as Consumer Power Employees Federal Credit Union and worked as part/full-time teller, member and loan services and is now the Home equity Specialist.

When asked about her favorite part of being a part of the TRUE Community Credit Union team, Van Riper said, "I really love what I do. It makes me feel good when I can help our members."

Aside from work, Van Riper enjoys spending time with friends and family. She has been married to her husband for 43 years and has a beautiful daughter and granddaughter.

Fun fact about Kay Van Riper; she lived on a cattle ranch during the 1970s here in Michigan.

## COME AND JOIN US!

We are hiring and looking for individuals to be part of our winning team that serves our members, communities, and each other.

At TRUE Community Credit Union, we are people-focused, with a service-oriented culture. We aim for our employees to have joy at work each day and believe in "People over Profit." We value our employees and provide opportunities so they can impact others as they succeed and grow. Plus, we were voted by the Detroit Free Press as a top 100 work place in Michigan for SEVEN years in a row!

Our benefits include health, vision, dental, 401(k) and Flexible Spending Accounts; pension, long-term disability and term life insurance; vacation, sick, and holiday time off and tuition reimbursement.

To check out our career opportunities, visit [TRUECCU.com](http://TRUECCU.com) and click on the careers page.



TRUE Community Credit Union is an Equal Opportunity Employer

## A TRUE COMMUNITY BUSINESS MEMBER SPOTLIGHT

TRUE Community Credit Union's Business Member Spotlight is Beiswanger and Risner Real Estate Group.

**Doug Beiswanger** and **Cliff Risner** established the real estate group. Beiswanger Co-Founder of Beiswanger and Risner Real Estate Group said, "The company was formed to serve the needs of clients and the community."

The Real Estate Group offers residential, commercial, and investment real estate services. The organization also has additional partners with experience in legal real estate matters, such as probate, estates, trusts, conservatorships, divorces, corporate buys and sales, corporate dissolutions, Limited Liability Companies, 1031 Exchanges, Opportunity Funds, and more.

Beiswanger and Risner Real Estate Group's partners serve on various charitable boards and committees throughout our community.

Beiswanger said, "Unlike out of area lenders, partnering with TRUE Community Credit Union on our mutual client needs means we don't have to worry about who our lender contacts are. We know our clients will get great service from loan officers who also live in our local communities. It's this difference that sets TRUE Community Credit Union far ahead of out of area lenders."

To learn more about Beiswanger and Risner Real Estate Group, call 517-435-1500 or stop by the office at 1331 Horton Rd., Jackson, MI.



**BR**

BEISWANGER & RISNER  
— REAL ESTATE GROUP —  
Residential • Commercial • Investment

let's chat  
workshops

WITH **SHEILA EVERTS**



Starting this month, TRUE Community Credit Union will host our Let's Chat Series. Each month we will discuss and share tips on topics that matter to you.

**Sheila Everts**, our Community Education Ambassador, will host the conversation and will be available to answer questions.

We will kick off the series on Wednesday, April 14th at 1 pm via Zoom to discuss tips for managing your money.

Mark your calendars for Wednesday, May 12 at 1p.m. to discuss tips for buying a car and on Wednesday, June 9 at 1p.m. we will discuss tips for buying a home.

Visit [TRUECCU.Com](http://TRUECCU.Com) for the ZOOM link and to reserve your spot in advance.



## TRAVEL NOTIFICATION

If you plan to take a spring or summer vacation, be sure to submit your travel notifications online at [TRUECCU.com](http://TRUECCU.com).

When you submit a travel notification, this will allow us to note your vacation and not flag any purchases you may make on your trip.

A Travel Notification needs to be filed for each individual cardholder that will be traveling. Please make note; your travel notification requests may take 24 hours to go into effect.



## MICHIGAN MADE CHECKING

Michigan Made Checking™ is TRUE Community Credit Union's personalized checking account. Every member with this account can earn points based on the selected activities and relationships associated with your account.

The number of points earned during each of your account's monthly cycles will determine your account's tier.



TRUE Super Saver is a free mobile app from TRUE Community Credit Union that teaches children good saving and spending habits, encourages giving to others and provides math skills practice.

TRUE Super Saver is available in the Apple, Amazon, and Google App Stores. Download today to start making money fun for the kids in your life!

### 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.**

## CELEBRATING YOUTH FINANCIAL LITERACY MONTH

TRUE Community Credit Union celebrates Youth Financial Literacy this month! At TRUE Community, we aim to teach youth the importance of how to save, share and spend money wisely by providing many educational opportunities in our communities and with our partners.

As part of our youth education program, high school seniors can apply to win a TRUE Community Credit Union scholarship. This year we encouraged students to explore our online educational resources and then provide an essay and social post on what they learned and how it can apply it to their future.

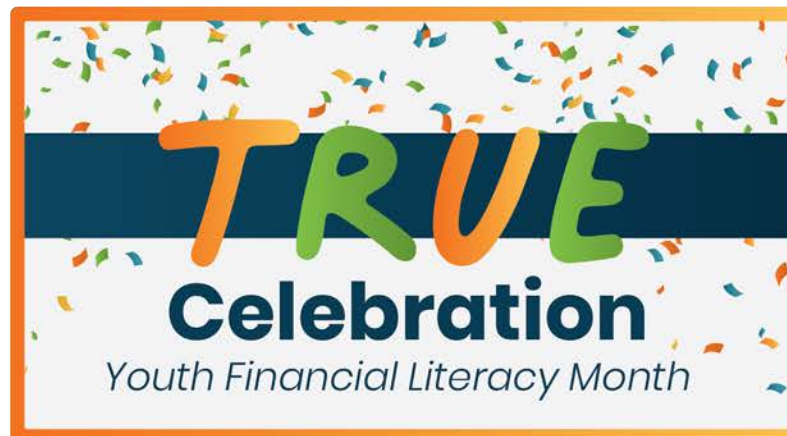
The winners of the 2021 Scholarships are:

- **Merritt Baker** from Western High School
- **Kathryn Childs** from Hanover Horton High School
- **Madelynn Duncan** from Northwest High School
- **Katelyn Taylor** from Columbia Central High School

As part of our youth celebration, we will launch the NEW Super Saver mobile app. The mobile app is designed for youth and allows them to track their savings, learn more about finances through fun games, earn money by doing chores and more.

We are also excited to announce our partnership with 33 schools throughout the Jackson, Washtenaw and Ingham counties. Earlier this year we were able to provide each school with \$1,000 donation to be used to help with any educational needs they may have.

TRUE Community Credit Union focuses on our youths' future and help make sure we are a part of all their legacy-defining moments as much as possible.



## Solutions TRUE To You

Comparing credit cards can be a complicated process to choose from, especially when comparing rates, cashback percentages, annual fees and access to payments and other options. TRUE Community Credit Union offers our members the opportunity of worldwide purchasing power of Visa® paired with a local touch of TRUE Community.

Our Visa to Go credit card offers a low-interest rate, no annual fees, reward opportunities, and so much more. Save with our credit card option, and pair with our Michigan Made Checking account to bump your points even more.

To learn more about our TRUE Community Credit Cards, visit [TRUECCU.com](http://TRUECCU.com)



### Edgar Bank's Credit Card\*

16.2%APR\*\*  
\$5,000 Balance  
\$15 Monthly Fee  
Interest of \$86/MO  
Interest of \$1,032/YR

### TRUE Community VISA To-Go

6.25%APR\*\*  
\$5,000 Balance  
No Monthly Fee  
Interest of \$31.25/MO  
Interest of \$375/YR

**Save \$675/YR with TRUE**

\*Source: creditcards.com. Average APR: 16.2%APR. \$5,000 Balance. Assume: Minimum Amount Due Paid Monthly. \*\*APR=Annual Percentage Rate



# UPCOMING EVENTS

**Let's Chat Workshop:  
Tips for Managing Your Money**  
Wednesday, April 14 at 1 p.m.

**TRUE Community Credit Union  
Annual Meeting**  
Thursday, April 22 at 3 p.m.  
You're invited! To access the meeting, visit  
[TRUECCU.zoom.us/j/96329038391](https://trueccu.zoom.us/j/96329038391).

**Jackson School of the Arts Fairy Festival**  
Friday, April 23 – Sunday, April 25

**Red Cross Blood Drive**  
Thursday, April 29

**Let's Chat Workshop:  
Tips for Buying A Car**  
Wednesday, May 12 at 1 p.m.

**Let's Chat Workshop:  
Tips for Buying A Home**  
Wednesday, June 9 at 1 p.m.

**Red Cross Blood Drive**  
Wednesday, June 30



Love My  
Credit Union®  
rewards

TRUE Community is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So, along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Members save 40% on a 1-year membership at Sam's Club through Love My Credit Union Rewards.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save 30% on premium identity theft protection from Financial Lock, with plans starting as low as \$4.95 per month.

♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop.



**The more offers you take advantage of, the more you save.**

**Start saving today at  
[LoveMyCreditUnion.org](https://LoveMyCreditUnion.org).**

## TruStage™ INSURANCE PRODUCTS

**INSURANCE BUILT FOR  
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Exclusively for credit union members

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Auto & Home **1-888-380-9287**  
Visit us at **TruStage.com**

TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.



TruStage™ Insurance products and programs are available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

DTCG-990379.1

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

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

**For any questions regarding your statement,  
please submit them, in writing, to:**

Audit & Oversight Committee, TRUE Community Credit Union, 1100 Clinton Rd., Jackson, MI 49202



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