

Spring 2022

TRUE NEWS

A Publication of TRUE Community Credit Union

2021 EMPLOYEE AWARDS

RECOGNIZING OUR TALENTED TEAM MEMBERS



CAM SCHULTZ

2021 Employee of the Year

RECOGNIZING OUR WICKEDLY-TALENTED TEAM MEMBERS

To celebrate 2021, we awarded 11 individuals as part of our Annual Employee Awards. The awards were given based on personal nominations from team members.

Awards were given in three categories: Employee of the Year, The Pillar Awards and The Value Champion Awards. Within these three categories, the awards were broken down again by our Values, Member Service and Community.

THE 2021 EMPLOYEE OF THE YEAR



EMPLOYEE OF THE YEAR

CAM SCHULTZ

Someone who demonstrates the very best of TRUECCU and our culture consistently.

THE 2021 PILLAR AWARDS



MEMBER-CENTERED

SHANNON HINES

This individual maintains a clear and consistent focus on member service/experience throughout their work.

COMMUNITY-MINDED

CHAD VANRIPER

This individual is fully committed to volunteering their time and talents in the community.



TRUECCU-TEAM FOCUSED

PERRY NICHOLS

Contributing to a great place to work is this individual's jam.

THE 2021 VALUES CHAMPION AWARDS



JOY

PAIGE NOPPE

Making joy common in uncommon places.



GRATITUDE

AMANDA FRACKER

Unwavering faith in people and the virtues of gratitude and humility.



STEWARDSHIP

PERRY NICHOLS AND DOUG COLE

Exceptional stewardship of all interests entrusted to the credit union's care.

FEEDBACK

ABBY HAWKINS

Two-way feedback graciously welcomed and respectfully given.



PEOPLE

DAPHNE SMITH

Focuses on people over profit, process and product.



CURIOSITY

SHANNON HINES

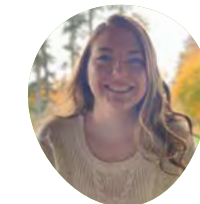
Relentless curiosity.



EMPOWER

KAYLA MURASKI

An empowered organization founded in experience-focused solutions.



OPPORTUNITY

RACQUEL STAELENS

A deep-seated appetite to realize opportunity through innovation.

TEAMMATES' KIND WORDS ABOUT CAM

"He's always been someone who has embodied what it means to give WOW service. He displays empathy, compassion, flexibility, adaptability, ingenuity and grit."

"Cam has flexed our values consistently, and I believe he's demonstrated for all of us the good work that can be done when we care for those we work with."

"He has handled the increased demands the pandemic has placed on operational staffing with diligence and remained calm and collected throughout."



JOIN OUR WICKEDLY TALENTED TEAM

We are on the lookout for talented individuals to join our team. We have positions available for full-time and part-time employment.

We offer competitive pay, flexible hours, paid time off and paid holidays, tuition reimbursement, medical and dental insurance, 401k, pension, wellness program and so much more!

Visit [TRUECCU.com](https://www.trueccu.com) To Explore Our Job Openings

TRUE Community Credit Union is An Equal Opportunity Employer



THINGS TO KNOW

SUBMITTING TRAVEL NOTICES

If you are headed out of town, don't forget to submit a travel notice. A travel notice will let us know you will be out of town and transactions may occur on your debit or credit cards in another state or country. Submitting a travel notice will ensure your cards work while you are away. You can submit a travel notice online at [TRUECCU.com](https://www.trueccu.com). Please submit a travel notice for each individual cardholder that will be traveling.

HOLIDAY CONTACT CENTER HOLD TIMES

If you need to speak with a TRUE Community Credit Union representative via phone, we encourage you to plan ahead and call prior to a Friday or Monday before or after a holiday weekend. Fridays and Mondays tend to be a busy day in our Contact Center and hold times may be longer than usual.

You can also access your account information and conduct transactions and/or inquiries by using Online Banking or via the TRUECCU Mobile App.



SOMETHING NEW IS COMING

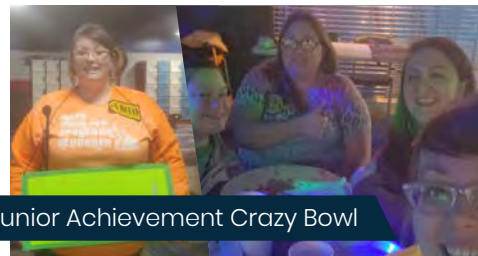
We are excited to let you in on a secret! We have heard our members and will be updating our Mobile App and Online Banking platforms this year! We will be sure to give you more information when it is available. Stay tuned!

MEMBER EXPERIENCE SURVEYS VIA EMAIL

TRUE Community Credit Union will continue to survey members each week to help us gauge member satisfaction. This survey will assist us in providing the best possible experience for our members.

Members who have recently interacted with TRUE Community may be selected at random to receive the survey.

LIVING OUT A COMMITMENT OF BEING TRUE TO OUR COMMUNITY



02.11 | Junior Achievement Crazy Bowl



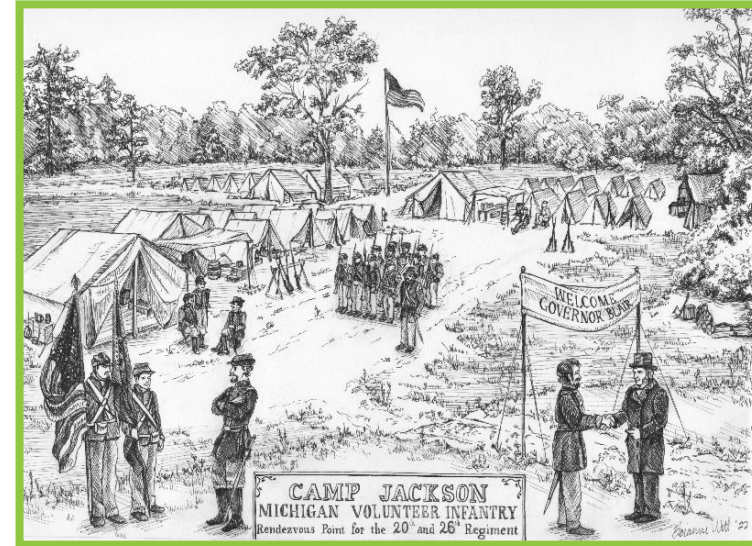
02.19 | Black Excellence Awards



02.25 | Home and Garden Show

SUPPORTING OUR COMMUNITY

Community is at the core of who we are, which is why we spend time involved in the communities we serve and the events that take place in them. We look forward to seeing you at the next community event!



CAMP JACKSON

Join the Jackson County Michigan Historical Society and TRUE Community Credit Union for the "Camp Jackson" Historical Marker Unveiling Ceremony. The event will take place on Saturday, April 23 from 12 – 2 p.m. at the Main Office on Clinton Road, and will highlight historical 19th-century activities throughout the day.

Sketch by Spring Arbor University Assistant Art Professor Brianne Witt, courtesy of Jackson County Michigan Historical Society.

PARNALL ROAD BRANCH UPDATE

TRUE Community Credit Union will relocate the Country Market Branch to a new stand-alone location on the corner of Parnall Road and Lansing Avenue. The new branch location will be larger and feature enhanced technology, which will allow us an opportunity to better serve current and new members in the northwest area of Jackson. We plan to start construction in the fall of this year.

THE ROAD SHOW: BRANCH EVENTS

Beginning in April, we're bringing the fun to you with The Road Show, a new series of branch events with snacks and giveaways! The first event will be held at our Mansfield Branch in Ypsilanti. Join us on Friday, April 15 between 10 a.m. and 4 p.m. for popcorn, TRUECCU swag and the chance to win a gift card for gas!

UPCOMING

ANNUAL MEETING OF TRUECCU MEMBERSHIP

As a member of TRUE Community Credit Union, you are invited to attend our Annual Member Meeting on Thursday, April 21, 2022 at 3 p.m.

You can attend the meeting in person at our Main Office on Clinton Road in Jackson or online via Zoom.

Please visit [TRUECCU.com](https://www.trueccu.com) to access the Zoom link.

HOLIDAY CLOSINGS

MAY 30
MEMORIAL DAY

JUNE 20
JUNETEENTH (OBSERVED)

JULY 4
INDEPENDENCE DAY

BRANCH EVENTS

APRIL 15
MANSFIELD BRANCH

MAY 13
WHITTAKER BRANCH

Stop By Between 10 a.m. and 4 p.m For TRUECCU Freebies

CHECK OUT OUR VISA CREDIT CARD

No Annual Fee • Competitive Rate
Scorecard Rewards



TRUE Community VISA To-Go

6.25%^{APR**}

\$5,525 Balance

Interest of \$188.83/YR

COMPARED TO

Your Average Credit Card*

14.54%^{APR**}

\$5,525 Balance

Interest of \$444.74/YR

**BALANCE TRANSFER
COULD SAVE \$255.91/YR**

Rates, terms, and conditions are subject to change without notice and Credit card approval depends on creditworthiness and other qualifications. The VISA To-Go 6.25%APR is a variable periodic rate of prime + 3% which changes annually. No Annual Fee. Membership eligibility guidelines apply. Penalty Fees: Returned Payment Fee up to \$30.00; Late Payment Fee up to \$25.00; Over-the-Credit Limit Fee up to \$25.00. Foreign Transaction Fees: 1.00% of each foreign currency transaction in U.S. Dollars; 1.00% of each U.S. Dollar transaction that occurs in a foreign country. *Source: wallethub.com. Average APR: 14.54%APR. \$5,525 Balance. Assume: Paid In Full In One Year. **APR=Annual Percentage Rate.

MEMBER BENEFITS

Being a credit union member comes with its perks, and we love sharing about them so our members can take advantage and save money!

LOVE MY CREDIT UNION® REWARDS

As a member of TRUE Community, you receive exclusive discounts and benefits on products and services you use every day.

Save 40% on a 1-year membership at **Sam's Club**. Save up to \$15 on **TurboTax** Federal tax products. Get up to \$150 cash when you sign up for new **Xfinity** services. Earn cash back when you shop at over 1,500 online retailers with Love To Shop. These are just a few of the many ways you can save by using Love My Credit Union Rewards, and its completely free to you as a member of TRUE Community Credit Union.

Visit LoveMyCreditUnion.org to start saving today.

TRUSTAGE™ INSURANCE PRODUCTS

TruStage™ INSURANCE PRODUCTS

**INSURANCE BUILT FOR
CREDIT UNION MEMBERS LIKE YOU**
Exclusively for credit union members

Call us, we'll help you understand all of your options so you can choose the one that is best for you and your family.

Life and AD&D **1-855-612-7909**
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

CONSUMERS ENERGY'S HELPING NEIGHBORS ENERGY EFFICIENCY PROGRAM

TRUE Community Credit Union and Consumers Energy want to help get you started on your energy-saving journey.

Through Consumers Energy Helping Neighbors program, single-family income-eligible Consumers Energy customers can receive assistance with reducing energy usage while improving comfort in their home. Qualified members can receive FREE services that include an in-home or virtual assessment performed by a trained technician, a customized summary report with recommendations and may receive energy-saving upgrades.

To be a qualified member, you must use Consumers Energy's natural gas and/or electric. To schedule your free assessment, visit TRUECCU.com or call 877.448.9433 and use the promotional code of **ARTRUE**.

VISIT OUR DRIVE-THRU WITH LIVE TELLERS



**Available During Business Hours At
Our Vandercook Lake Branch**

TRANSFERS • LOAN PAYMENTS • CASH DEPOSITS • CHECK DEPOSITS
CASH WITHDRAWALS • ACCOUNT INQUIRIES



WE WILL BE TRUE TO
OUR MEMBERS
OUR COMMUNITY
AND OUR TEAM

Routing Number • 272481583

ONLINE

Online at **TRUECCU.com**

Register or sign into **Online Banking**
from the comfort of your phone, tablet
or computer by visiting TRUECCU.com.

PHONE NUMBERS

Phone • 517.784.7101

Toll-Free • 800.554.7101

Fax • 517.784.6677

Teller 24 Telephone Banking
517.784.5669 or 800.252.4831



@TRUECCU

Federally Insured
by NCUA



BOARD OF DIRECTORS

CHAIRMAN

Quentin Guinn

VICE CHAIRMAN

Josh Burgett

SECRETARY

Jo Ann Rand

TREASURER

Tim Denton

DIRECTORS

L. Keith Acker

Tom Butman

John Hostetler

Chelsea Page

Regina Pinney

Dennis DeCosta

Karen Richard

DIRECTORS EMERITI

Elias Chapa

John Fulton

Robert Oliver

ASSOCIATE DIRECTOR

Neil Fernandes

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

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

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

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



Download
the TRUECCU
Mobile App at
the Apple®
App Store or
Google Play™
store.

