

MEMBER RESOURCE GUIDE





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WELCOME TO TRUE COMMUNITY



Welcome to the TRUE Community family! We're so grateful that you've chosen our crazy-smart and wickedly talented team to take care of your financial needs.

Our organization is dedicated to living out our purpose of inspiring the pursuit of a life well lived. Ultimately, it is our mission to help cultivate legacy-defining moments for the people and places we serve, both today and for generations to come. We're fully committed to the "people helping people" credit union philosophy and hold to a value of focusing on people over profit, process and product. Our vision is that TRUE Community Credit Union will be your partner in writing a life story that stretches beyond your imagination.

Sincerely,
TRUE Community Credit Union

MEMBERSHIP AND ELIGIBILITY

Anyone who lives, learns, works or worships in the state of Michigan can become a member. We proudly serve Jackson, Brooklyn, Parma, Mason, Grass Lake, Ypsilanti, Saline and their surrounding communities. Once you are eligible for membership, your family becomes eligible too!

There is a \$5 minimum deposit in your savings account. This is your share in the Credit Union, which allows you to vote for your Board of Directors - one of the many benefits you'll experience at our member owned Credit Union.

Visit us at any of our convenient locations or call us at 800.554.7101 to join today!

*See us for eligibility. Some restrictions may apply.



CO-OP ATM NETWORK

We participate in the CO-OP Network, which means you have access to your TRUE Community account at thousands of locations all across the country, and beyond. Never be stranded without access to your funds!

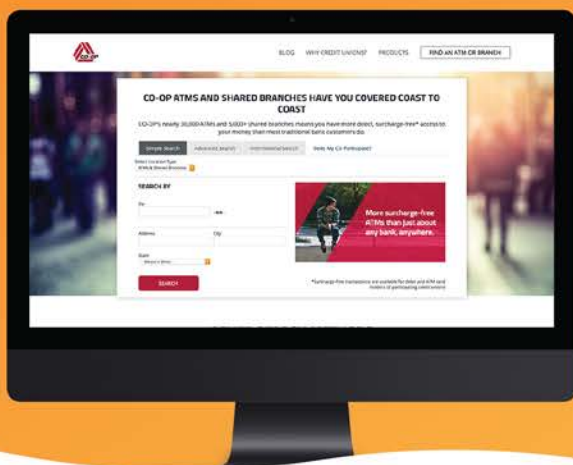
CO-OP Shared Branching

Visit participating credit unions to make deposits, withdrawals, cash checks, make loan payments and more.

CO-OP ATM

Don't worry about those pesky ATM fees. Access nearly 30,000 surcharge-free ATMs nationwide.

Visit co-opcreditunions.org to find participating branch locations and ATMs near you!



TRUE COMMUNITY MOBILE APP

Banking on the go isn't a problem with our free Mobile Banking App. Download it today on your Apple or Android powered device so you can always have access to your account at your fingertips.

- Register and view eStatements
- Deposit checks with a snap of the camera*
- Immediately close a lost or stolen credit or debit card
- Transfer funds between accounts or to another member's account
- Send bill payments
- Send and receive secure messages with a TRUE Community Representative

Download the TRUE Community Mobile App today from the App Store, or by using the Google Play Store app.**



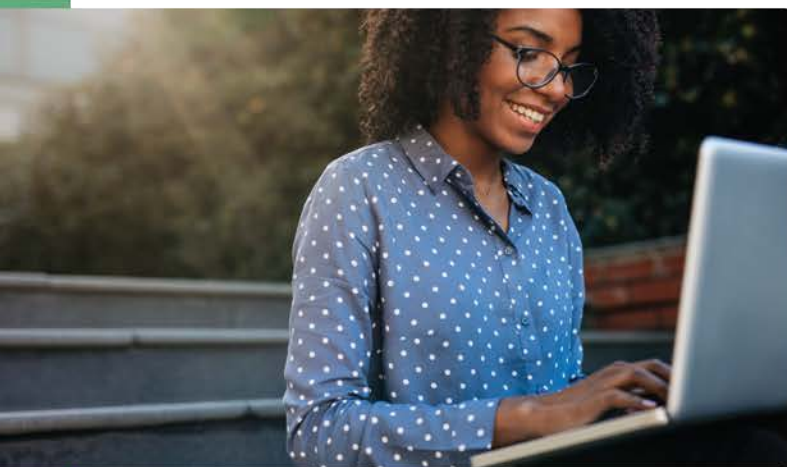
*Some restrictions may apply. Funds may not be immediately available. See the Funds Availability Disclosure in the New Member Disclosure for more details.
**There is no charge to download the TRUE Community app, but data and connectivity charges from your mobile service provider may apply. Please contact your mobile service provider for more information. Apple, the Apple logo, and iTunes are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.

ONLINE BANKING

With the convenience and security of our free Home Branching service, you can log in to your account to view balances, make transfers, track spending or send money.

Add Functionality with Bill Pay:

- FREE online service
- Send payments quickly and easily from anywhere
- Set up payee information once and save them for later
- Set up recurring payments to avoid late fees



**Enroll now at
TRUECCU.com**

Password protect your information by signing up for free eStatements!

TELLER 24 TELEPHONE BANKING

Teller 24 is just one of the many easy and convenient ways that you can access your account on the go. Whether you're standing in line at the checkout, lounging by the pool or traveling – our automated teller system is just one call away!

Dial 517.784.5669 or 800.252.4831 any time – day or night – to access Teller 24.

Use Teller 24 to:

- Learn which checks cleared
- Activate cards
- Check balances
- Transfer funds
- Pay on loans
- And more!

**TELLER 24 IS
AVAILABLE 24
HOURS A DAY,
7 DAYS A WEEK!**

****PLEASE NOTE****

When registering for Teller 24 for the first time, please call our Contact Center at 517.784.7101 or 800.588.7101 to set up your default PIN.

SAVINGS AND INVESTMENTS

Saving can be challenging, but we can make it easy! Whether it's a high interest earning account for the investor at heart, or options for those who need a bit of flexibility in their savings account. No matter your needs, we have an account that's right for you!

Regular Share Account

This required account is your share in the Credit Union and allows you to vote in Board of Director elections.

TRUE Money Tree

Earn competitive dividends and gain flexibility in your savings plan.

Super Cash

Maximize your earning potential with this tiered savings account. The more you save, the more you earn!

Club Accounts

Give yourself the gift of higher dividends by saving a little each month in our Christmas and Vacation Club accounts.

Share Certificates

Put aside a little nest egg that is guaranteed to earn investment-level returns with zero risk.

Individual Retirement Account (IRAs)

Get the most out of your retirement with the competitive dividends and special tax advantages of an IRA.

Health Savings Account (HSA)

Help offset the costs of those high deductible insurance plans with an HSA.

CHECKING ACCOUNTS

We know each member has unique needs when it comes to their checking account, so we've created diverse products to meet them.



Michigan Made Checking™ is our reward- and relationship-based checking with no qualifiers, no monthly fees and no minimum balance. While it's only a single account, it offers five reward tiers and the opportunity to earn up to 2.25%^{APY} and ATM fee refunds on select tiers. Earn points (and interest!) based on select activities and relationships you have connected.

Just Checking

With no monthly fees, no minimum balance requirements and no minimum deposit, this checking account name says it all. It's Just Checking!

Golden Power Checking

This account is tailor made for members 50 and over. With tons of discounts and one free box of checks per year, you can't go wrong. Try it out, the first year is on us!

Neighborhood Checking

This non-dividend bearing account is perfect for service groups, teams and most non-profit organizations.*

*Some restrictions apply.

LOAN OPPORTUNITIES

Like most financial institutions, we've got loans. However, no one else combines awesome rates with out of this world service quite like we do! Check out all of the ways we can help you.

Home Mortgage and Equity Loans

Fixed and adjustable rate options, new home purchases and refinances, construction loans, vacant land loans, VA, FHA and Rural Housing along with fixed and line of credit home equity loans.

Consumer Loans

New and used autos, trucks, vans, RVs, motorhomes, campers and more!

Personal Loans and Revolving Line of Credit

Unsecured loans accessible through our teller line, Teller 24, Online Banking and the Mobile App.

Apply online at [TRUECCU.com](https://www.trueccu.com) or in person at any of our branch locations!



LOAN OPPORTUNITIES

There's more to a loan than just getting the cash. Here at TRUE Community, we try to make it as easy as possible. Discover all of the ways you can apply for a loan and make your payments!

Ways to Apply

If you're looking for convenience, you can apply online at [TRUECCU.com](https://www.trueccu.com). Or, if face-to-face is more your style, stop in to any one of our branch locations and speak to a loan officer directly or give us a call!

Indirect Lenders

To simplify your process even more, we have partnered with a number of local dealerships that can streamline your buying process. Become a member, get approved and drive off with your vehicle – right from the dealership. Visit the Auto Loans page at [TRUECCU.com](https://www.trueccu.com) for a complete listing of participating dealerships.

Ways to Pay

Your loan can be paid through all of the traditional ways, plus a few extras!

- Transfer funds from your TRUE Community account directly to your loan using Home Branching, Teller 24 or the TRUE Community Mobile App.
- Transfer funds from another institution with our free WebPay service located on the home page at [TRUECCU.com](https://www.trueccu.com).
- Make a payment at one of our branch locations or at one of the hundreds of service centers all around the country. Visit co-opcreditunions.org to find participating branch locations near you.

VISA CREDIT CARDS

Get a TRUE Community VISA and unleash the power of your rewards. With our Cash In and To Go VISA cards, you can spend with confidence knowing that you have a great rate and a rewards program that fits your lifestyle.

Cash In:

- Competitive, fixed rate*
- Earn points for cash back and merchandise
- No annual fee
- Credit limits start at \$1,000
- \$1,000,000 in travel accident insurance

To Go:

- Variable interest rate of 3.00%^{APR} above prime**
- Earn points for travel, merchandise and more
- No annual fee
- Credit limits start at \$5,000
- \$1,000,000 in travel accident insurance

**Apply online
quickly and easily
at TRUECCU.com!**

*Rate determined by credit experience. **APR=Annual Percentage Rate. Rate adjusts annually and will not exceed 12.0%APR. Rates subject to change.

MORTGAGE AND HOME LOANS

We are committed to removing any obstacles in the way of your home ownership dreams. We provide truly personal service at an unmatched level. With low rates and closing costs, we will be with you every step of the way!



Mortgage Loans

- Low, competitive rates
- Local decision-making
- \$100 off closing costs for members with Golden Power Checking*
- Non-conforming loans available
- FHA, VA and Rural Development

Home Equity Loans

- Low, competitive rates
- Local decision-making
- Interest may be deductible**
- No closing costs***
- Amount based on equity in home
- Use funds for any purpose

*Conventional mortgages only. **Consult a tax advisor.

***Appraisal may be required.

FINANCIAL EDUCATION PROGRAMS

Our financial education program has been teaching invaluable lessons that lead to brighter tomorrows since 1991.

Youth Account Program

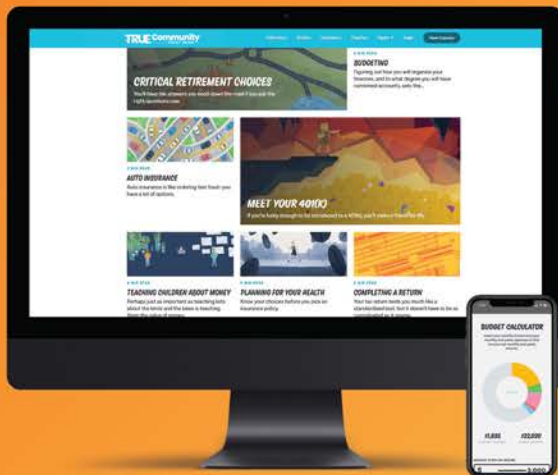
We are dedicated to creating the next generation of savers by encouraging youth to save, share and spend wisely through our Youth Account Program. Youth members can save in a real account, use our coin machines with no fees, make deposits at participating schools and enjoy special events for the whole family.

Education in Schools

Our team offers classroom lessons on a wide variety of financial topics. Each year, they give hundreds of presentations to students ranging from early elementary to high school seniors.

Online Learning

Financial Education doesn't end with the classroom! TRUE Community offers free online learning that enables members and the community to learn through interactive Coaches, reading short articles and using calculators. Visit TRUECCU.com to explore our online learning options!



COMMUNITY EDUCATION

At TRUE Community Credit Union, we partner with organizations to provide a wealth of educational resources. Our community educators determine which activities, presentations and lessons best compliment your organization while meeting your objectives, goals and benchmarks.



Jackson \$aves is a free children's savings account program designed to assist with education and training expenses after high school. Incoming kindergarteners are eligible to enroll.

All kindergarteners who opt into the program will receive a \$50.00* opening deposit into their account. Students can save for their future at any TRUE Community branch location or any student branch. In addition, students can earn incentives to help their account grow! Learn more by visiting jacksonsaves.org!



*Based on funds availability

PRODUCTS & SERVICES

Our Financial Consultant is able to offer access to a wide variety of products and services to help you begin investing!

Investments

- IRAs
Educational, Traditional, Roth, SEP, Simple
- Annuities
Fixed or Variable
- Mutual Funds

Planning

- Retirement Plans
- Tax Plans
- Estate Plans
- College Plans
- 401(k) Planning
- 403(b) Planning
- Profit Sharing Plans

Insurance

- Policy Reviews
- Life Insurance

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. TRUE Community Credit Union and TRUE Community Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using TRUE Community Investment Services, and may also be employees of TRUE Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, TRUE Community Credit Union or TRUE Community Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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BUSINESS SERVICES

We want to cultivate legacy-defining moments for business owners and their employees. We've got you covered on everything from paying bills to loans and checking accounts.

Business Checking

- Low service fee
- No minimum balance requirement
- Unlimited transactions
- No per-item charges
- Overdraft privilege

Business Loans

- Micro Business Loans – a specialized loan for businesses with smaller needs
- Business Real Estate – purchases and refinances
- Construction Loans
- Equipment and Vehicle Loans
- Business Operating Line of Credit

Business Visa

- 4.00% above prime
- No annual fee
- ScoreCard rewards program
- Redeem points for merchandise, travel and more
- Multiple cards for employees
- In-house servicing

Business Direct Pay

- Integrates with QuickBooks
- Send payroll to employees
- Enter payees once, then use it month after month
- Send payments from anywhere
- Customized reporting
- Delegate tasks and permission levels

Additional Services

Custom, low cost packages for Credit and Debit Card processing and Full Service Payroll Processing.

MEMBER BENEFITS

We want to help you save money in more ways than one! Not only do we have our awesome checking and savings accounts for you to use, but we also have a number of discount programs and free services for our beloved members.

GreenPath Financial Wellness

A GreenPath Financial Representative is available over the phone and can assist you in creating a budget, developing a debt management plan and more. To speak with a counselor, call 877.337.3399 or visit greenpath.com.

Vision, Prescription and Insurance Discounts

Receive savings on your vision care, as well as up to 75% off prescription medicines at over 56,000 pharmacies across the nation. Plus, enjoy discounts on a range of other services, such as life and auto insurance.

Major Consumer Discounts

Get thousands of dollars worth of savings on items such as cell phone services, online retailers, moving services, auto and home insurance and more. Visit lovemycreditunion.org to see all of the ways you can save!

Additional Services

Members also have access to Notary Services, Safe Deposit Boxes, the CO-OP Concierge Program and more!

Visit the “Member Discounts” page at TRUECCU.com to see all the ways you can benefit from credit union membership!

TRUE COMMUNITY BY THE NUMBERS

200

Employees on a mission to inspire the pursuit of a life well lived

12

Branches open and serving members as of Quarter 1 of 2021

1,547+

Years of combined experience among TRUE Community team members

7

Years in a row of being named a Top Workplace by the Detroit Free Press

63,600+

Members served across the state of Michigan

138

Combined years of serving members through the credit union difference

LOCATIONS

Jackson

1100 Clinton Road
2055 Spring Arbor Road
165 W. Michigan Avenue, Suite 100
1210 W. Parnall Road (inside Polly's)

Brooklyn

131 S. Main Street

Parma

121 Main Street

Mason

103 E. Kipp Road

Grass Lake

670 E. Michigan Avenue

Ypsilanti (Serving Former CPFCU Members After 08.03.21)

424 S. Mansfield Street
1861 Whittaker Road

Saline

559 E. Michigan Avenue
In the Saline Shopping Center

CO-OP Shared Branch and ATM

Access your account at over 5,000 participating credit unions and 30,000 ATMs from all over the country. Visit co-opcreditunions.org for locations near you!

Phone and Website

517.784.7101 or 800.554.7101
TRUECCU.com

Routing and Transit Number

272481583

Online at [TRUECCU.com](https://www.TRUECCU.com)

Federally
Insured
by NCUA

