

Summer 2022

# TRUE NEWS

A Publication of TRUE Community Credit Union

— October 18 —

## DIGITAL REFRESH

All New Mobile and Online Banking

AN *enhanced* DIGITAL EXPERIENCE

SEE PAGE 2 FOR MORE INFORMATION

# ALL NEW ONLINE AND MOBILE BANKING COMING THIS OCTOBER

**We're unleashing an all new mobile and online banking platform! It will offer a number of new features that are sure to impress, including a single login for mobile and online, advanced bill pay features, real-time live assistance, spending analytics and so much more!**

## VERIFY YOUR INFORMATION

Before then, we are going to need some help from you! Please stop into a branch location or call 517.784.7101 to make sure your contact information is up to date. Our tellers would be happy to assist you with verifying your information.

Over the next few months, we will be rolling out important information about this transition. Keep an eye out for the Digital Refresh Badge and visit [TRUECCU.com](https://www.trueccu.com) for more information! But until then, here are a few of the new features that we are excited to share with you in October:

- A single username and login for both mobile **and** online banking
- Easy peer-to-peer (P2P) payments
- Advanced bill pay features and scheduling options
- Quick Apply feature for faster opening of new accounts and loans
- Access to eStatements on mobile
- Real-time live assistance with chat, video and screen sharing
- Link to accounts at other financial institutions for full account aggregation
- Spending analytics
- Savings goals and tracking
- Credit Score monitoring

## Keep An Eye Out For The Digital Refresh Badge

FOR MORE INFORMATION



# THE *cat* IS OUT OF THE BAG

We're on a mission to make this transition a walk in the park, and we're having a bit of fun along the way! As we unleash an all new mobile and online banking platform, we will be hosting giveaways, social media contests, fun lobby events and so much more. The best part? Your pet can join in on the fun too!





# YEARS OF SERVICE

- GALE BUHLER**  
MORTGAGES | 20 YEARS IN AUGUST
- CATHERINE PERRY** (1)  
MANAGEMENT | 15 YEARS IN AUGUST
- ANNA MOYER** (2)  
ACCOUNTING/PROOF | 15 YEARS IN AUGUST
- BRENDA PRATER** (3)  
MANAGEMENT | 15 YEARS IN AUGUST
- DIANA MAXWELL** (4)  
RISK MANAGEMENT | 20 YEARS IN JULY
- HEATHER ADAMS** (5)  
E-COMMERCE | 5 YEARS IN JULY
- MARGIE MOLDEN** (6)  
SPRING ARBOR ROAD BRANCH | 15 YEARS IN SEPTEMBER
- GARY SANDERS** (7)  
WHITTAKER BRANCH | 10 YEARS IN SEPTEMBER
- MONICA KOHN** (8)  
E-COMMERCE | 20 YEARS IN DECEMBER
- EMILY DAYTON** (9)  
RISK MANAGEMENT | 5 YEARS IN JUNE
- HEATHER HARBACK** (10)  
MANAGEMENT | 10 YEARS IN DECEMBER
- SAM WAGNER** (11)  
MASON BRANCH | 5 YEARS IN DECEMBER
- DAPHNE SMITH** (12)  
SPRING ARBOR ROAD BRANCH | 25 YEARS IN NOVEMBER



## THERE IS A PLACE HERE FOR THE TRUE YOU

We are true to our members, true to our communities, and true to our team. All are invited to join TRUE Community, and we proudly serve anyone who lives, learns, works, or worships across the State of Michigan.

We work hard to create and protect an inclusive environment where differences are celebrated, diversity is embraced, and our whole selves are seen and accepted.

We are all in, and promise to commit our time, talents, voices, and resources to create legacy-defining moments for the people and places we serve for generations to come.

There is a place here for the TRUE you.

## JOIN OUR TEAM!

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

We offer competitive pay, flexible hours, paid time off and paid holiday. We also provide tuition reimbursement, medical and dental as well as 401K, pension and a wellness program.

If you're looking for more than a job – a people-focused, service-oriented culture awaits at TRUE Community Credit Union. We live and breathe our motto of "People Helping People."

To learn more about our career opportunities, visit [our website!](#)



# LIVING OUT A COMMITMENT OF BEING TRUE TO OUR COMMUNITY



04.28 | Take Your Child To Work Day



05.21 | Tunnel To Towers 5K



05.21 | Star Wars Jackson Symphony

## 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!



## PARNALL ROAD BRANCH UPDATE

We are planning to break ground this fall for our new branch located at 1309 W. Parnall Road on the corner of Lansing Rd. and Parnall Rd.

We are currently taking construction bids from our members until July 26. Trade Contractors are encouraged to contact the Construction Manager to indicate their interest in bidding on the project. All communications must go through Rob Gregg at Harmon Management via email at [Rob@HarmonManagementLLC.com](mailto:Rob@HarmonManagementLLC.com). It is requested that there be no direct contact with TRUE Community Credit Union for the construction bid.



## FAMILY REUNION

In June, our entire TRUE Team gathered at Robin Hills Farm in Chelsea for our bi-annual Family Reunion. Employees had the opportunity to learn from keynote speakers, connect with one another and enjoy some time in the sun!

## UPCOMING EVENTS

### GUS MACKER 3 ON 3 BASKETBALL TOURNAMENT

Gus Macker is returning to Downtown Jackson this July! Join us on Saturday, July 23 at noon for the Slam Dunk Contest sponsored by your favorite credit union!

### CHILDREN'S LITERACY NETWORK: A NIGHT FOR THE BOOKS

Children's Literacy Network (CLN) is hosting A Night For the Books as they celebrate their mission of providing equitable opportunities for children to develop a love of reading. TRUECCU is proud to sponsor this event!

### HIT EM' FORE HOSPICE GOLF BENEFIT

We're partnering once again with American 1 Credit Union as we host the 22nd Annual Hit 'em fore Hospice Golf Benefit. It will be held on September 15 at The Grande Golf Club in Jackson. For more information, please visit [hitemforehospice.org](http://hitemforehospice.org).

## HOLIDAY CLOSINGS

**SEPTEMBER 5  
LABOR DAY**



**JEFF KINNEY**

Jeff enjoys working with members to create legacy-defining moments for you and your business. Jeff can assist with managing cash flow, and the purchase of a new building or piece of equipment. Whether you are just starting or have been in the business for years, TRUE Community can be your partner in your pursuit of innovation and growth.



**CALEB KHON**

Caleb enjoys working with members to create legacy-defining moments, through the business financing process. Caleb can assist with anything from small business Credit Cards for everyday expenses to a commercial mortgage loan for a new location. TRUE Community's Business Services department will work with you to meet business goals and make those dreams a reality, no matter the size of your business.

# HELPING MICHIGAN BUSINESSES PROSPER

If you are a business owner, TRUE Community Credit Union is ready to assist you. Our business team provides unbeatable service to help manage and protect your finances.

Here at TRUECCU, we offer a variety of business services, ranging from Business Checking Packages to Micro Business and Commercial Loans. We offer accounts with low fees and access to digital banking and remote deposit. Plus, we provide business direct pay and credit cards with low-interest rates.

Over 2,400 businesses have partnered with us to grow and manage their financial business needs! Find out how we can help be your partner is cultivating legacy-defining moments for your business now and into the future!

Let Jeff or Caleb help your business prosper.

**Over 2,400 Businesses Choose To Bank With TRUE Community Credit Union**

# MICHIGAN MADE CHECKING™



When you open a Michigan Made Checking™ Account, you can earn up to 3.50%<sup>APY\*</sup> each month based on the activities and relationships you have connected to your account. The more points you earn, the higher the rewards. Plus, there's no minimum balance or monthly fee. Visit our website to open a Michigan Made Checking™ account today!



**Online at [MichiganMadeChecking.com](https://MichiganMadeChecking.com)**

\*APY = Annual Percentage Yield. APY is accurate as of June 1, 2022. This Account is subject to a Reward-based Tiered Fixed Rate. Rates subject to change. There are no recurring monthly service charges or fees to open or close this account. There is no minimum balance requirement. Rewards Checking Account allows you to control your interest rate reward based on the products/services used during each month. All daily collected balances will earn interest based on the combined rate rewards. Each monthly reward cycle will begin on the last business day of the preceding monthly statement cycle, and end on the day that immediately precedes the last day of the current month's statement cycle ("monthly reward cycle"). Earned reimbursements will post to Your Account on the last day of each statement cycle, subject to Your meeting the qualifying criteria during the preceding reward cycle. The APY shown on your monthly statement will reflect interest earnings for your entire balance. Interest will be calculated and posted on the last day of each month using an Average Daily Balance Method. If you close your account before interest is paid, you may not receive the accrued interest. Fees may reduce earnings. Limit one Michigan Made Checking Account per Social Security number. Debit cards based on eligibility. Loans based on approval. Membership eligibility guidelines apply.

# BACK TO COOL

## Loan Promotion

UP TO **\$1,000**

PAYMENTS AS LOW AS **\$88**/MO\*



\*APR = Annual Percentage Rate. Payment estimate of \$88 per month is based on \$1,000 loan at 9.00% APR over a 12 month period. Offer available for loans secured between July 1- September 30, 2022. Payment estimate does not include life and disability coverage. Approval subject to underwriting guidelines. Payments begin in consecutive month following loan disbursement with loan to be paid off within 12 months. Limits available up to \$1,000. Rates subject to change. Some restrictions may apply. New members subject to eligibility requirements. See branch for full details. TRUE Community Credit Union reserves the right to cancel at any time.

**July 1 – September 30** | Federally Insured by NCUA

# 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](https://www.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](https://www.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.

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## STUDENT LOANS AND REFINANCING THROUGH STUDENT CHOICE

Paying for college is expensive; consider applying for a student loan to get that much-desired college degree. TRUE Community Credit Union is a proud partner with Student Choice in offering our members a valuable student lending solution!

Visit [our website](#) to learn more.

Special offer now through August 31, 2022; if you refinance, you will receive no payment and no interest for 3 months!

## THINGS TO KNOW

**Latest News:** Gas Stations Can Place A \$175 Hold When You Swipe Your Credit Card or Debit Card

**True Experts Blog by Brandi Cole:** What To Do When You Suspect Fraud Has Taken Place On Your Account

**True Experts Blog by Sheila Troxel:** Tips and Tricks To Save Money

# TRUE TRUE

## Community

CREDIT UNION

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



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**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