

# TRUE NEWS

A Publication of TRUE Community Credit Union

## LETTER FROM PRESIDENT & CEO, CHRISSY SIDERS

The highlight of 2022 for me was the Digital Refresh we launched on October 18. We flexed our value of two-way feedback as members expressed over time their frustrations with our previous platform and its reliability and selected a product that we knew would meet and beat our members' expectations. Members can still do all they were able to prior to the refresh, plus so much more!

The exciting part is all the enhanced navigation and account management, including one username/login for both online and mobile access, an at-a-glance dashboard that can be customized to your preferences, send and receive money with Zelle®, advanced bill pay features, reorder checks, place stop payments, apply for a skip-a-payment, and access to eStatements on the mobile app. But wait, there's more! We now have real-time live digital support via chat banking, full account aggregation, travel notifications, enhanced card controls, and financial wellness tools with credit score monitoring!

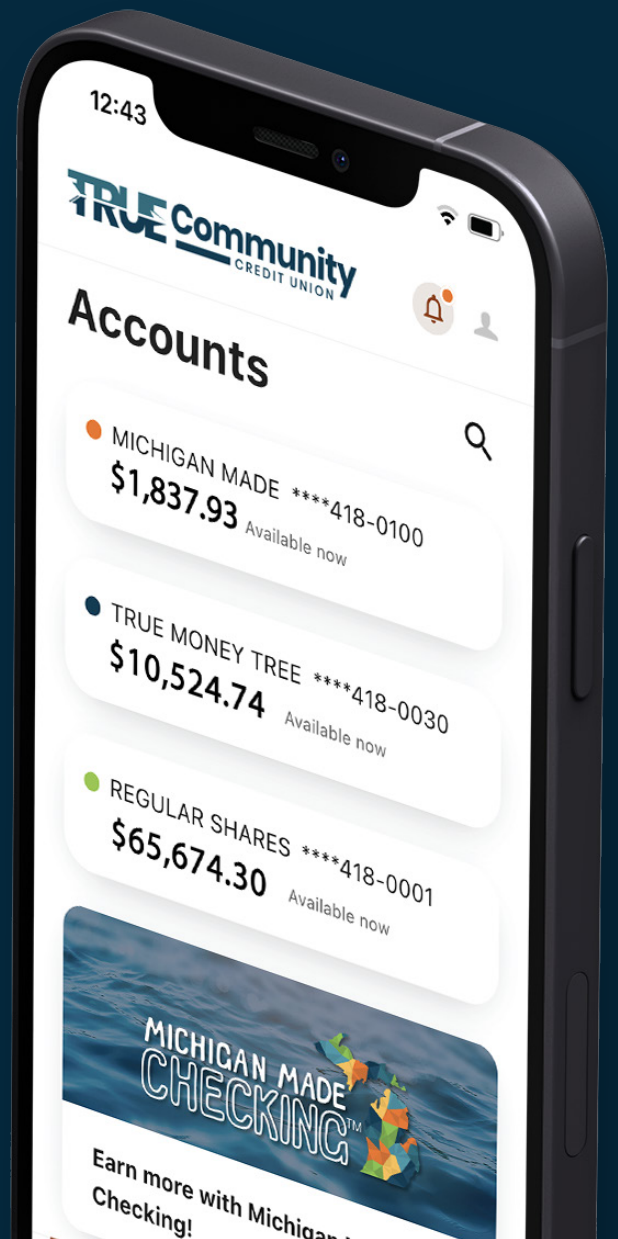
Whew! That sure is a lot of enhancement! Thank you for your patience and grace as we worked to bring you a stellar solution for your everyday banking needs.

In transparency, one area we continue to work to improve is the wait times when members call into our Call Center. We have hired more staff, partnered with third parties, and added more communication channels, yet we aren't where we want to be. It is our deep desire to get to the service, convenience, and accessibility that our members need and desire from TRUECCU, through a multitude of channels. I can't thank you enough for the feedback and patience, and only ask that you keep providing it as we identify additional solutions.

While the Digital Refresh was the highlight of 2022, there were other exciting things to celebrate:

- We broke ground on our new Parnall Rd. branch, set to open in late 2023. We will be relocating our current Country Market location to Parnall Rd., offering more space, products, and technology. We can't wait to welcome you!
- We participated in CU Kind Day, spreading random acts of kindness throughout our communities.
- We held numerous financial education seminars on student loans, small business, Medicare, and financial wellness.

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# LIVING OUT A COMMITMENT OF BEING TRUE TO OUR COMMUNITY



11.18 | Downtown Jackson Christmas Parade



12.02 | Radio Event for Lights of Love



12.03 | Grass Lake Festival of Lights Cookie Tour

## HOLIDAY CLOSINGS

**JANUARY 16**

**MARTIN LUTHER KING JR. DAY**

**FEBRUARY 20**

**PRESIDENT'S DAY**

### LETTER FROM PRESIDENT & CEO, CHRISSY SIDERS, CONTINUED FROM PAGE 1

- We partnered with Michigan Saves to offer a clean energy financing program for commercial energy efficiency upgrades.
- We partnered with our friends at American 1 Credit Union to raise over \$70,000 for the Henry Ford Jackson Hospice Home.

We spent 2022 showcasing our commitment to focus on people over profit, process, and product. We experienced strong loan growth, physical and technological expansion, and profitability, by focusing on the members. We are proud of our accomplishments, grateful for our financial strength, and humbled by the support of our members, team, and communities.

Our purpose-driven team is poised and ready for 2023! Our priorities include a focus on digital first, with even more enhancements, expansion of products and services within our field of membership, opening our new Parnall Rd. branch, connecting members to the products and services they want and need, making it easier to do business with TRUECCU, and continuing to 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 are all in, and promise to commit our time, talents, voices, and resources to show the TRUE difference as we partner with our members and communities alike to write a life story that stretches beyond their imagination!

## MEMBER REBATE

We appreciate your membership and want you to share in the credit union's growth this past year by giving back cash!

**Our Board of Directors has approved a 3% Interest Rebate and Bonus Dividend!**

\*2023 Interest Rebate and Bonus Dividend. Excludes IRAs, Term Share Certificates, Business Loans, Business Accounts, Visa and Auto Leases. Some restrictions may apply.



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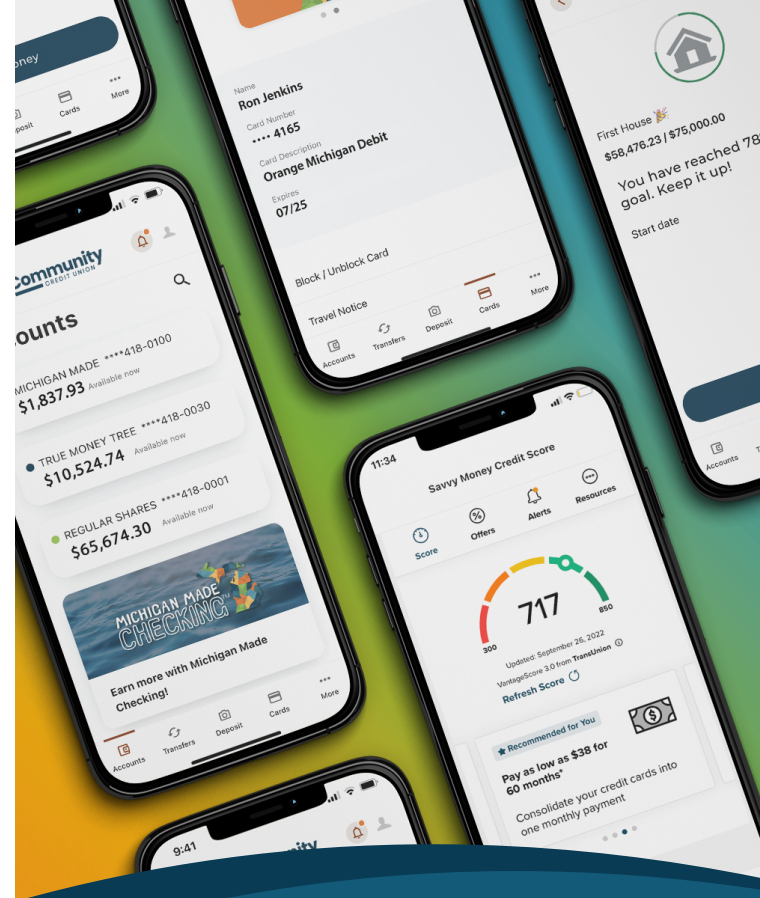
## PREPARING FOR TAX SEASON

Tax season is approaching, and we want to make sure you are prepared.

If you have questions such as, "How do I prepare?" "How do I know if I am prepared?" "How do I find answers?" TRUECCU offers a variety of resources to help.

TRUE Community Credit Union partners with Banzai and GreenPath to provide educational resources. Visit [TRUECCU.com](https://TRUECCU.com) and select the Education tab to find tax preparation, filing, and payment articles. You can also access a mortgage calculator and a child tax calculator.

When completing your tax forms, if you have questions regarding where to locate property tax information, previous-year interest information, or dividend information, you can use the search box on our website at [TRUECCU.com](https://TRUECCU.com) to find the information you need.



## Always HERE FOR YOU

With our enhanced Digital Banking you can review your accounts, make loan payments, transfer funds to other TRUECCU members, and so much more!



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# DIGITAL BANKING

# MEMBER BENEFITS

Being a credit union member comes with its perks, and we love sharing 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](http://LoveMyCreditUnion.org) to start saving today.

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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 [TRUECCU.com](http://TRUECCU.com) to learn more.



Online at [TRUECCU.com](http://TRUECCU.com) • Federally Insured by NCUA



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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

[TRUEQuestion@TRUECCU.com](mailto:TRUEQuestion@TRUECCU.com)