

Summer 2023

# TRUE NEWS

A Publication of TRUE Community Credit Union



## MICHIGAN MADE PHOTO ADVENTURE

*Take Michigan  
Made Checking™  
with you this  
summer!*



# MICHIGAN MADE CHECKING™

Our Michigan Made Checking™ account is a single account with a depth of possibilities to earn interest each month, receive ATM fee refunds, and so much more!

You'll be awarded points each month based on certain account activities and your relationship with us.

There are a total of five reward tiers and each tier dictates how much you'll enjoy in dividends and ATM fee refunds.

For example, you could have a Mortgage and auto loan with us for a total of six relationship points. You could also use Digital Banking, enroll in eStatements, have a direct deposit, and used your debit card 13 times this month – that's six activity points. Combine them for a total of 12 points, which means you'd qualify for the Superior tier of up to 5.25% APY and as much as \$10 ATM fee refunds per month!\*

Reward Tier	Balances up to \$10,000	Balances of \$10,001 - \$20,000	Balances of \$20,001 - \$999,999,999	ATM Fee Refunds
<b>Erie</b> 0-1 Point	0.00% <sup>APY*</sup>	0.00% <sup>APY*</sup>	0.00% <sup>APY*</sup>	
<b>Ontario</b> 2-3 Points	0.25% <sup>APY*</sup>	0.15% <sup>APY*</sup>	0.05% <sup>APY*</sup>	
<b>Huron</b> 4-5 Points	0.50% <sup>APY*</sup>	0.25% <sup>APY*</sup>	0.10% <sup>APY*</sup>	
<b>Michigan</b> 6-10 Points	2.00% <sup>APY*</sup>	1.00% <sup>APY*</sup>	0.35% <sup>APY*</sup>	Up To \$10
<b>Superior</b> 11+ Points	5.25% <sup>APY*</sup>	2.25% <sup>APY*</sup>	1.50% <sup>APY*</sup>	Up To \$10



## MICHIGAN MADE PHOTO ADVENTURE

You're already taking your Michigan Made Checking™ with you wherever you go, but now we want to see the proof! Pick up a Michigan Made sticker at your local branch, take it anywhere you go in Michigan this summer and tag us on social media @TRUECCU! See our website for full details.

\*See website for full details.



WATCH YOUR  
MONEY GROW!

# Share Certificate

# 5.00%<sup>APY\*</sup>

MINIMUM DEPOSIT OF \$500  
12-MONTH TERM



**Open Yours Online Today!**

\*APY - Annual Percentage Yield. \$500 minimum deposit to open account and earn 5.00%APY for 12-month share certificate. APY is accurate as of June 9, 2023. A penalty may be imposed for early withdrawal. Fees may reduce earnings. This account will automatically renew at maturity into a 12-month share certificate at the rates current at that time. No maximum deposit amount. To earn the stated Annual Percentage Yield (APY) the account must be funded with all new money, meaning the deposit must be from another financial institution (transfers between TRUE Community Credit Union accounts will not qualify). Funds deposited into a TRUECCU account from an external source no more than 14 calendar days prior to the application date will be considered new money. TRUE Community Credit Union reserves the right to change the rate at any time. Rates, conditions and terms subject to change at any time without notice. This account will automatically renew at maturity into a non-promotional 12-month share certificate at the rates current at that time. Membership guidelines apply. See branch for complete details. Additional account information is provided in the TRUE Community Credit Union New Account Disclosure. TRUE Community Credit Union reserves the right to cancel the promotion at any time.

## Statement From Our President/CEO Regarding Safety and Soundness of TRUE Community Credit Union

The recent news of bank failures has raised concerns, and we're sure you have questions about your funds that you have entrusted TRUE Community Credit Union to steward. We want to assure you that TRUE Community Credit Union is not impacted by these events, and your funds remain safe and secure.

We have been serving members since 1953, when we were formed as a financial cooperative to provide our members with a safe, convenient place to save and a source of credit, when needed, at or better than competitor's rates. Throughout our history, we have grown and served our membership safely and responsibly, making us one of the strongest and financially healthy credit unions in the state.

Credit unions are the best place to have your funds today. The National Credit Union Share Insurance Fund (NCUSIF) differs from traditional deposit insurance because it is funded by the credit unions themselves and is believed to be a much healthier and safer insurance fund. The Share Insurance Fund has the backing of the full faith and credit of the United States. Credit union members have never lost even a penny of insured savings at a federally insured credit union. Any federal uninsured deposits are backed by TRUECCU's financial strength. Visit the NCUA for more information.

Beyond our financial strength and strong capital, it is important to understand that TRUE Community Credit Union simply does not take irresponsible risks when it comes to our members. Our purpose, mission, vision, and values are founded in our members, not generating a profit at the expense of others. We take understanding and managing risks just as seriously as we do being TRUE to our members. We even have a dedicated Board committee and internal department focused daily on understanding existing risks and emerging risks, so we can respond appropriately. When we say we take risk seriously, we mean it!

We want you to know and remember that we are fundamentally different than the banks that recently failed. Rest assured, TRUE Community Credit Union remains well capitalized by regulatory standards, our balance sheet and membership are highly diversified, our liquidity position is strong, we don't answer to profit-driven corporate shareholders, and our risks are managed. Proudly, we look and behave nothing like the organizations that failed.

We are so grateful for your membership and take our responsibility as your credit union seriously. Our commitment to you remains unchanged from our inception, to be exceptional stewards of all interests entrusted to our care. If you still have questions, please don't hesitate to reach out.

**Chrissy Siders**  
President/CEO

A stylized signature of Chrissy Siders in blue ink.



# LIVING OUT A COMMITMENT OF BEING TRUE TO OUR COMMUNITY

## COMMUNITY GIVING

Because we have a HUGE passion for our community, we give back in a HUGE way! Here are a few of the causes we've supported in recent months with our weekly Dress Down Fridays.

## SUITS FOR VETS

## AMERICAN RED CROSS

## BIG BROTHERS BIG SISTERS

## DISABILITY CONNECTIONS

## SPECIAL OLYMPICS MICHIGAN

## CREATING BRIGHTER FUTURES

## LIFEWAYS COMMUNITY MENTAL HEALTH SERVICES

## POLICE WEEK MICHIGAN

## CARING COLLECTIVE

## TRUE GIVING



05.20 | Tunnel to Towers Foundation 5K



06.10 | Ella Sharp Museum Art, Beer, Wine Festival

## 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!

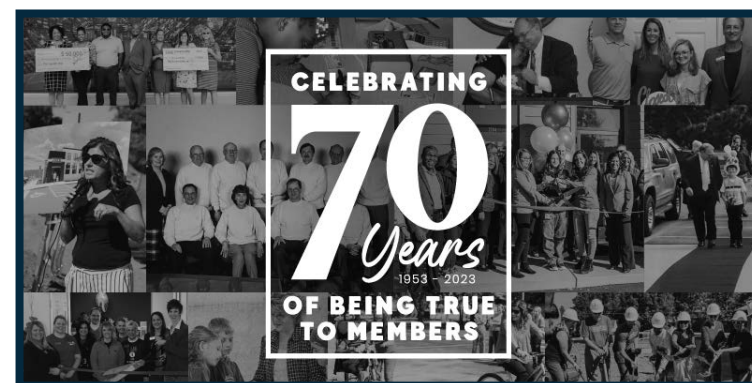


## PARNALL ROAD BRANCH OPENING THIS FALL

Our Country Market branch inside Polly's on Parnall Road is relocating to a standalone branch at 1309 W Parnall Rd. in Jackson!

Enjoy more opportunities for in-person interaction with more than 2,500 square feet of space and additional offices for personalized service to members! With four convenient drive-thru lanes equipped with enhanced technology, members can connect with a TRUE teller via video during business hours and use as an ATM 24/7!

Our Country Market team will continue serving members until they relocate to the new branch!



## CELEBRATING 70 YEARS OF BEING TRUE TO OUR MEMBERS

What began in 1953 as the financial cooperative has evolved to serve its changing membership and has become one of the strongest and financially healthy credit unions in the state.

Connect with us on social media and check our website as we celebrate with amazing giveaways throughout the year!

## UPCOMING EVENTS

### GRASS LAKE MUSIC IN THE PARK

The first and third Wednesday of every month from 6:30-8 p.m., May through September

Grass Lake Events Pavilion at 120 Brown Street

Come to the Grass Lake Farmers Market, visit our booth, and stay for various musical acts during Music in the Park!

### FOOD TRUCK TUESDAYS

Horace Blackman Park in Downtown Jackson from 11 a.m. to 1 p.m.

Enjoy your summer Tuesdays with multiple food trucks and live music on the following dates:

- July: 11, 25
- August: 1, 15
- September: 12

## HOLIDAY CLOSINGS

**JULY 4**  
INDEPENDENCE DAY

**SEPTEMBER 4**  
LABOR DAY



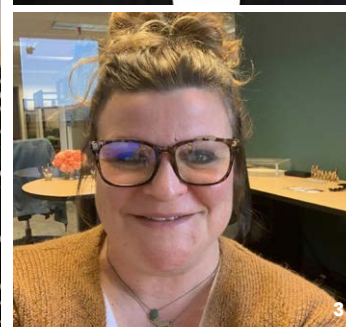


# CULTURAL EXCELLENCE AWARDS

TRUE received National Top Workplaces Awards for Innovation and Work-Life Flexibility for creating a culture where new ideas are encouraged and enabling employees to meet the demands of their personal lives while also maintaining high performance. We're so honored to be recognized at a national level and for building a culture that supports our teams' success in all areas of life.

## YEARS OF SERVICE

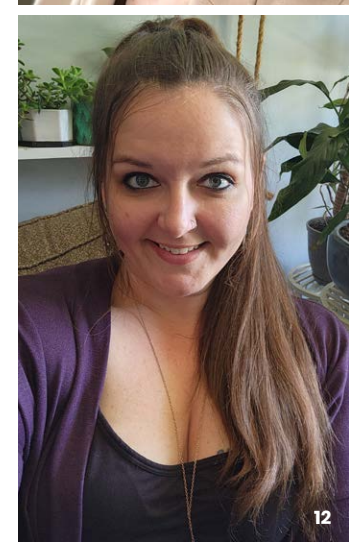
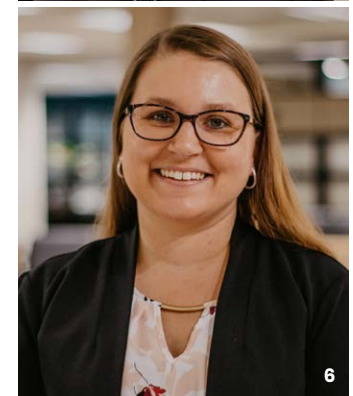
- JESSICA KAISER** (1)  
INVESTMENT SERVICES | 15 YEARS IN SEPTEMBER
- LINDA ARNETT** (2)  
BRANCH EXPERIENCE | 15 YEARS IN NOVEMBER
- LYNSAY LEE** (3)  
UNDERWRITING | 15 YEARS IN SEPTEMBER



- SHEILA TROXEL** (4)  
FINANCIAL EDUCATION | 15 YEARS IN NOVEMBER
- CHAD VANRIPER** (5)  
OUTBOUND SALES & SERVICE | 15 YEARS IN FEBRUARY
- ABBY HAWKINS**  
MANAGEMENT | 10 YEARS IN NOVEMBER
- MARANDA KEMLER** (6)  
RISK MANAGEMENT | 10 YEARS IN JULY
- LIBBIE PARKER** (7)  
VIRTUAL SERVICES | 10 YEARS IN SEPTEMBER
- SAMANTHA BORDEN** (8)  
MANAGEMENT | 5 YEARS IN AUGUST
- GRACE COFFEY** (9)  
BRANCH EXPERIENCE | 5 YEARS IN SEPTEMBER
- LIZ DAVEY** (10)  
INFORMATION TECHNOLOGY | 5 YEARS IN SEPTEMBER
- KENDALL LONG** (11)  
MANAGEMENT | 5 YEARS IN NOVEMBER
- TRISHA MAYO** (12)  
MEMBER EXPERIENCE | 5 YEARS IN DECEMBER
- CHARLYE SCHULTZ**  
BRANCH EXPERIENCE | 5 YEARS IN JULY
- HEATHER WARNSLEY** (13)  
BRANCH EXPERIENCE | 5 YEARS IN NOVEMBER
- STEPHANIE WILLARD**  
BRANCH EXPERIENCE | 5 YEARS IN SEPTEMBER

***Congratulations to these employees on achieving a milestone anniversary with us!***

*Each individual has been such a significant part of our team and we couldn't imagine our workplace without them. We look forward to seeing all the great things you'll accomplish in the years to come!*







# Business HIGH-YIELD SAVINGS

**Earn Up To 3.75%<sup>APY\*†</sup>**

ON BALANCES GREATER THAN \$50,000

LIMITED TIME OFFER

**Click Here To Learn More**



## PROTECT YOURSELF! STAY INFORMED ABOUT THE LATEST SCAMS AND FRAUDS!

*Visit our website or click  
here to stay up-to-date.*

## 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.

Earn a \$50 cash reward for each new line when you switch to **Spectrum Mobile**. Save up to \$15 on **TurboTax** federal products. Build your credit history with rent and save up to 30% with **Rental Karma**. Or you can receive exclusive access to home tech support and protection with **Asurion Home+**. 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://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.

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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.



DTCG-990379.1

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.

### 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](https://TRUECCU.com) or call 877.448.9433 and use the promotional code of **ARTRUE**.



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

**Routing Number • 272481583**

**ONLINE**

Online at **TRUECCU.com**

Register or sign into **Digital 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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Federally Insured  
by NCUA



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



## BOARD OF DIRECTORS

Our Board of Directors are a diverse group of local community members who have been elected by TRUE Community Credit Union members to initiate strategic and long-range planning to accomplish the mission of the credit union.

### CHAIRMAN

Josh Burgett

### VICE CHAIRMAN

Chelsea Page

### SECRETARY

Jo Ann Rand

### TREASURER

Tim Denton

### DIRECTORS

Tom Butman  
Neil Fernandes  
Jacob Inosencio  
Regina Pinney  
Karen Richard

### ASSOCIATE DIRECTORS

Chelsea Eisele  
Stu Kail  
Yvette Wilkie

**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**