

TRUE NEWS

A Publication of TRUE Community Credit Union

LETTER FROM PRESIDENT & CEO, CHRISSY SIDERS

I am delighted to have the opportunity to share exciting news with you! TRUE Community Credit Union and Parkside Credit Union have made the decision to join together to form an even more exceptional credit union than we both represent individually today. This decision was made after careful consideration of our members' best interests to provide you with enhanced financial services alongside an enriched member experience.

Like TRUE Community Credit Union, Parkside Credit Union is a financially strong, safe, member-focused, and community-minded credit union with a strong culture that operates by values very aligned with our own. Together, we will establish a stronger institution that is well-equipped to meet your evolving needs in today's ever-changing financial environment.

By combining our strengths, resources, expertise, and talents, we will provide more benefits to our members, employees, and communities. By joining together, we will expand our service offerings, financial products, and provide improved technology platforms to empower you to achieve your financial goals. Our employees will have more opportunities for professional advancement, training, and skill-building. We are committed to investing in our employees and ensuring they have the necessary tools and knowledge to provide you with superior member service. In addition, we will extend our presence and involvement in more communities to make an even greater impact across the state. Together, we will be better positioned to connect with and grow the communities we serve.

Parkside Credit Union members will vote to join TRUE Community Credit Union in October, and the formal partnership will take effect on January 1, 2024. We will retain the name TRUE Community Credit Union and expand our physical branch presence, serving members in 15 branch locations across Ingham, Jackson, Washtenaw, and Wayne counties.

Thank you for being a member of TRUE Community Credit Union. We value your membership, and our primary focus will always be on you, our member, and your financial well-being. We are excited to embark on this journey and continue cultivating legacy-defining moments for the people and places we serve for future generations.

We understand you may have questions. You can contact me directly or connect with our talented team. You can also visit our website at TRUECCU.com to find additional information and resources related to the merger.



HOLIDAY CLOSINGS

OCTOBER 9

INDIGENOUS PEOPLES' DAY

NOVEMBER 23

THANKSGIVING DAY

NOVEMBER 24

DAY AFTER THANKSGIVING
(LIMITED HOURS)

DECEMBER 25

CHRISTMAS DAY

JANUARY 1

NEW YEAR'S DAY

Visit TRUECCU.com for holiday hours.



PARNALL BRANCH GRAND OPENING

We are excited to welcome you all to your newest branch experience! All members are invited to join us at 1309 W Parnall Road in Jackson on Wednesday, October 18 from 12–2 p.m. for the Parnall Road branch Grand Opening!

This new location will replace the branch located within Polly's Country Market and relocate our team to their larger standalone branch. The interior features more than 2,500 square feet of space, creating more opportunities for in-person interaction and larger offices for personalized services!

The Parnall Branch will also feature new TRUE Connect ATM/ITM technology that our TRUE team members are excited to demonstrate and guide members through their first interactions! Members can deposit cash and checks directly into the ATM/ITM, which means members don't have to fuss with envelopes or tubes! With our TRUE Connect ATM/ITMs members also have the ability to make quick withdrawals from their accounts, transfer funds between TRUECCU accounts, and make TRUECCU loan payments. If members are in need of additional assistance, they can tap the help button to speak with a TRUECCU teller.

We can't wait to show off everything our newest branch has to offer, and we're excited to share the experience with you! We'll see you October 18!



08.03 | SoMi Charity Golf Outing



08.11 | Saline Summerfest



08.28 | Jackson College Jet Jam

OCTOBER IS CYBER SECURITY MONTH

Enhanced Security with Multi-Factor Authentication

What is Multi-Factor Authentication?

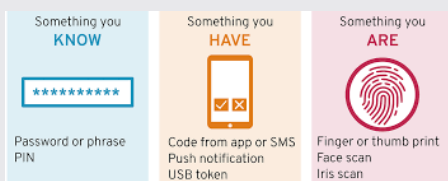
Multi-factor authentication (MFA) is an authentication method that requires a user to provide two or more verification factors to gain access to a resource, such as an online account.

How Does MFA Improve Security?

The main benefit of MFA is to enhance your security by requiring you to identify yourself by more than just a username and password. Usernames and passwords are important but are vulnerable to online attacks and can be stolen by third parties. By using MFA, you are creating an additional layer of security to prevent unauthorized users from accessing your account, even if your password has been compromised.

The Three Main Types of Multi-Factor Authentication Methods

- Something you know (knowledge), such as a password, PIN, or answer to a security question.
- Something you have (possession), such as a smart phone, tablet, or computer.
- Something you are (inheritance), such as fingerprint, or facial or voice recognition.



Creating a Strong Password Is Key to Keeping Your Information Safe from Fraudsters

- Add variety – Use a mix of upper- and lower-case letters, along with symbols and numbers.
- Don't recycle – Make sure to use different passwords for each online account that you have.
- Avoid personal information – Do not use personal identifying information as your password, such as your birthdate or your street address.
- Make it long – Use a minimum of 12 characters when possible.
- Change it up – Review your passwords and change them frequently.

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 sponsorships and weekly Dress Down Fridays.

OZONE HOUSE

NUESTRA COMUNIDAD

MAMA TUTU

RELAY FOR LIFE

JACKSON MICHIGAN CHORALE

LOVE INC

JUNIOR ACHIEVEMENT

SALUTE TO VETERANS

VFW

CASCADE HUMANE SOCIETY

COUNCIL FOR THE PREVENTION OF CHILD ABUSE AND NEGLECT

DAHLEM NATURE CENTER

WATCH YOUR MONEY GROW!

Share Certificate

5.00%^{APY*}

MINIMUM DEPOSIT OF \$500
6-MONTH OR 12-MONTH TERM

APY - Annual Percentage Yield. \$500 minimum deposit to open account and earn 5.00% APY for a 6-month or 12-month share certificate. APY is accurate as of August 11, 2023. A penalty may be imposed for early withdrawal. Fees may reduce earnings. This account will automatically renew at maturity into a non-promotional share certificate with the same corresponding term as the original certificate at the time of opening at the rates current at renewal 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). 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. 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.

MICHIGAN MADE CHECKING™

EARN UP TO
5.25% APY*

*APY = Annual Percentage Yield. APY is accurate as of February 22, 2023. 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.

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.

Get a \$50 cash reward for each new line when you switch to **Spectrum Mobile**. Save up to \$15 on **TurboTax** Federal tax products. Save \$25 on in-office tax prep at **H&R Block**. Build your credit history with rent and save up to 30% with **Rental Karma**. 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.

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CREDIT UNION MEMBERS LIKE YOU**
Exclusively for credit union members

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.

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TruStage Insurance Agency

DTCG-990379.1

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Auto & Home **1-888-380-9287**
Visit us at **TruStage.com**

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.

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



Online at TRUECCU.com • Federally Insured by NCUA

