



NEWSLETTER

IN THIS ISSUE

PAGE 1

CEO Message
InvestiFi
Avoiding Scams

PAGE 2

Christmas Club
No-Bake Oreo Truffles

CEO MESSAGE



The mission as your Credit Union is:
"To radically impact the lives of our Members and the Communities we serve with Trust, Respect, and Unity!"

As I reflect on this past year, I want you all to know TRU Federal Credit Union is here to help you with all your financial needs. This has been a year of blessing, of change, and of opportunity. We have seen several new products, new services, and even a new Branch.

You, our members, continue to refer new Member/Owners to TRU FCU. Thank you for helping your Credit Union to grow! TRU now offers mortgages for our members with some amazing rates for you to take advantage of. Please contact Garrett or Steve for assistance.

TRU has upgraded our Credit Cards and Debit Cards to make purchasing easier for you. You can see your Credit Card statement in your on-line banking for ease of use. The changes have added more ATMs for your convenience across the country. TRU FCU members now have access to over 32,000 fee free ATM's nationwide for your convenience.

TRU FCU will continue to look at and add products and services to make your experience the best it can be. These potential changes reflect the credit union's commitment to innovation, growth, and dedication to providing exceptional service to you, our members.

TRU FCU is committed to providing exceptional financial services and supporting the growth and prosperity of its members, focusing on the mission to radically impact the lives of our members and the communities we serve with Trust, Respect and Unity.

Thank you for being Our Member!!

Wishing you all the Best for this Christmas and for 2026!!

Philip Heinlen

SMART INVESTING STARTS HERE

TRUs Investment Portal, provided by InvestiFi*, is now available through our Online and Mobile Banking! This portal offers a secure and easy way for members to invest in and learn about Cryptocurrency, Self-Directed Investing, and Guided Investing.

**Cryptocurrencies are not federally regulated and involve significant risk including loss of principal. Securities and brokerage services offered by InvestiFi Securities, LLC, member FINRA/SIPC. Investment advice provided by AdvisiFi, LLC. Securities involve risk, including possible loss of principal. AdvisiFi LLC and InvestiFi Securities LLC do not offer or provide recommendations or advice regarding cryptocurrencies or digital assets.*



STAY SAFE

Scammers target members during busy holiday months with fake shopping deals, phishing emails, and urgent text messages designed to steal personal and financial information. Protect your money by using trusted websites, avoiding links from unknown senders, and never sharing your account details. If something doesn't seem right, trust your instincts. Staying alert helps keep your finances secure all season long.

New Year, Smart Planning

The best time to save for the holidays is right now. Open a Christmas Club account and start building your holiday fund with small, regular deposits. Starting early means less stress and more flexibility when the next holiday season arrives.

NO-BAKE OREO TRUFFLES

INGREDIENTS:

- 1 package Oreo cookies
- 8 oz cream cheese, softened
- 12 oz chocolate chips or melting chocolate (milk, dark, or white)

Optional toppings: sprinkles, crushed Oreos, or drizzle of white chocolate



DIRECTIONS:

1. Crush the Oreos into fine crumbs (food processor or sealed bag)
2. Mix Oreo crumbs with softened cream cheese until fully combined.
3. Roll mixture into 1-inch balls and place on a parchment-lined baking sheet.
4. Chill in the refrigerator for 20–30 minutes until firm.
5. Melt chocolate in the microwave (30-second intervals, stirring between).
6. Dip each ball in melted chocolate, coating fully.
7. Place back on parchment and add toppings if desired.
8. Refrigerate until chocolate is set (about 15 minutes).