



DECEMBER 2025

NEWSLETTER

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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).