



NEWSLETTER

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CEO MESSAGE



The 2025 Year brought more new products and services to enhance your banking relationship with TRU Federal Credit Union! We continue to make improvements to help make doing business with us easier. TRU opened a new lobby location in November of 2025 at 1128 Main Street South. We plan to open a new state-of-the-art drive-through right behind this location in 2026.

Other notable upgrades in 2025 are:

- 1) Instant Issue Debit and Credit Cards.
- 2) Better Online banking functionality for you.
- 3) Mortgages up to 30 years.
- 4) Faster loan decisioning.
- 5) and self-directed Investments options just to name a few.

TRU will continue to upgrade technology to better benefit our Membership as well as protect it! We will be working on more upgrades throughout the calendar year. The credit union has added Wills and Trusts with Legal Karma early in 2026. We are enhancing our tiered services offering for our members that focus on options to help you earn better rates on your deposits as well as better rates on your loans. There will be more to come to this as we get closer to launching the offer.

I want to thank the Staff, Board, and Supervisory Committee for all the hard work they do to make TRU Federal Credit Union the "BEST" place to have all your financial services.

Our Mission: To radically impact the lives of our members and communities we serve with Trust, Respect, and Unity!

The Board, Staff, and Supervisory Committee want to continue "Thanking you" all for your Membership!! You have all been GREAT to work with and we appreciate each one of you!

We look forward to serving you in 2026 and beyond.

Thank you,

Philip Heinlen

SMART INVESTING STARTS HERE

TRU's 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 THIS SUMMER

Scammers are especially active during the busy summer months, when vacations, travel bookings, and outdoor activities are in full swing. They often use fake vacation deals, fraudulent rental listings, card skimmers at gas pumps and ATMs, and phishing texts or emails to try to steal your personal and financial information. Protect yourself by booking through trusted websites, inspecting card readers before use, avoiding links from unknown senders, and never sharing your account details. If something feels off, trust your instincts. Staying alert helps keep your money safe all summer long.

Keeps us in the **KNOW**

As vacation times approach, we want to help make your travels as smooth as possible! Let us know the dates you'll be away so we can ensure your accounts are fully accessible and secure while you're out enjoying your getaway. Safe travels!



WILLS & TRUSTS

We're pleased to now offer access to estate planning resources, including wills and trusts, to help you take an important step toward protecting your assets and providing for your loved ones. We have partnered with Legal Karma to provide options designed to fit your individual needs and goals, along with guidance to help you better understand the planning process. For more information, please scan the QR code.



NO-BAKE LEMON CHEESECAKE CUPS

INGREDIENTS:

- 1 cup graham cracker crumbs
- 2 tbsp melted butter
- 8 oz cream cheese, softened
- ¼ cup sugar
- 2 tbsp lemon juice + 1 tsp zest
- 1 cup whipped topping

INSTRUCTIONS:

1. Mix graham crumbs with melted butter and press into the bottom of small cups.
2. Beat cream cheese, sugar, lemon juice, and zest until smooth.
3. Fold in whipped topping.
4. Spoon mixture over crust and chill for 1 hour.
5. Optional: Top with whipped cream and garnish with lemon slice.

