



NEWSLETTER

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CEO MESSAGE

It's hard to believe we are halfway through 2026. There have been several updates and changes made here at the Credit Union to make doing business with TRU even easier.

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 greatly appreciate each and every one of you!

Some upgrades coming in 2026 to share with you are:

- 1) Tiered Services to help you even more with new benefits.
- 2) Investifi for you to do your own investing if you like and it includes crypto currency.
- 3) Legal Karma for your Will and Trust needs.
- 4) Updated Debit and Credit Cards with our new logo along with Instant issue cards for more convenience.
- 5) Faster loan decisioning with much more to come!!

TRUFCU will continue to upgrade technology to better benefit our Membership. For security purposes members will need to transition to dual authentication by January 2027 for online banking to better protect you.

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!

We look forward to serving you for the remainder of 2026 and beyond.

Thank you,

Philip Heinlen



NEW DRIVE-THRU MAKING WAY!

If you've driven by our office at 1128 Main Street South, you've probably noticed some exciting activity! While our new office is already open and serving members, construction is now underway on a new, state-of-the-art drive-thru.

The new drive-thru is designed to provide added convenience and faster service for our members, making it easier than ever to take care of your banking needs without leaving your vehicle. We're excited to see the project come together and look forward to opening it soon.

Be sure to ride by 1128 Main Street South and check out the progress as construction continues. We can't wait to share the finished project with you!



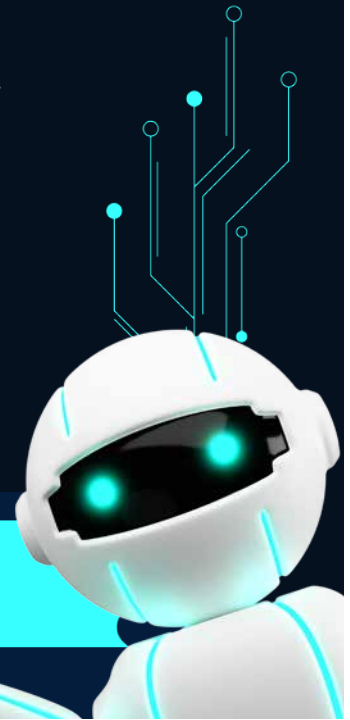
AI: Friend or Foe?

Artificial intelligence (AI) is making everyday tasks easier, but scammers are also using it to make their scams more convincing. AI can create realistic phone calls, emails, text messages, and even fake videos that appear to come from trusted businesses or loved ones.

To help protect yourself:

- ▶ Be cautious of urgent requests for money or personal information.
- ▶ Verify unexpected messages or phone calls by contacting the person or organization directly using a trusted phone number.
- ▶ Watch for unusual grammar, odd requests, or pressure to act immediately.
- ▶ Never share account information, passwords, or verification codes unless you initiated the contact.

WHEN IN DOUBT, PAUSE AND VERIFY. A FEW EXTRA MOMENTS CAN HELP PROTECT YOUR IDENTITY AND YOUR FINANCES.



EASY LEMON BARS

INGREDIENTS:

Crust:

- 1 cup all-purpose flour
- ½ cup butter, softened
- ¼ cup powdered sugar

Filling:

- 2 eggs
- 1 cup granulated sugar
- 2 tablespoons all-purpose flour
- ¼ cup fresh lemon juice
- 1 teaspoon lemon zest (optional)
- Powdered sugar for dusting



INSTRUCTIONS:

1. Preheat oven to 350°F.
2. Mix the flour, butter, and powdered sugar until crumbly. Press into an ungreased 8x8-inch baking dish.
3. Bake for 15–18 minutes, or until lightly golden.
4. While the crust bakes, whisk together the eggs, sugar, flour, lemon juice, and lemon zest until smooth.
5. Pour the filling over the warm crust and bake for another 20–25 minutes, or until the center is set.
6. Let cool completely, then chill for at least an hour. Dust with powdered sugar before cutting into squares.