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**Credit Union Sees 22% Increase in Closed Mortgages**  
10-02-2008

Winston-Salem, N.C. – Truliant Federal Credit Union adheres to the philosophy that any decision the credit union makes must be beneficial to their member-owners; a philosophy that has allowed them to see continued growth during tough economic times, especially in the mortgage sector.

The NC Association of Realtors reported that for the month of August existing home sales were down 24% in the Triad and that year-to-date, NC home sales have declined 25% (New data not out until October 15). As the housing industry continues to face declines, Truliant had an increase of 22% in mortgages closed for the month of September when compared to the same period in 2007.

The secret behind Truliant’s growth during the current credit crisis is actually no secret at all. One of Truliant’s many points of differentiation is that the institution did not venture into the subprime lending market which enabled the credit union to put its members into mortgages that fit their lifestyle, and more importantly, mortgages they can actually afford.

“Our mortgage department stays extremely busy,” said Marc Schaefer, President/CEO of Truliant Federal Credit Union. “We take the necessary steps and time to analyze each member’s needs to ensure they understand all of their options and the costs associated with each. By placing this information within the context of all their financial needs we help them purchase a home that they can both enjoy and afford. As a credit union, we are member-owned and pride ourselves on doing what is best for our members.”

“In it for the member” is a phrase frequently heard at Truliant and that message has clearly resonated as they continue to be the trusted financial institution for more than 181,000 member-owners.

**About Truliant Federal Credit Union**

Truliant Federal Credit Union is a not-for-profit, financial institution that provides affordable financial services to its member-owners. Truliant was chartered in 1952 and now serves more than 180,000 members and has 24 member financial centers in NC, SC, OH and VA. For more information on Truliant Federal Credit Union, visit [TruliantFCU.org](http://TruliantFCU.org).

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