

# Becoming a Member-Owner



**TRULIANT**<sup>®</sup>  
Federal Credit Union  
*at work*

# Welcome

## to Truliant Federal Credit Union

Welcome to Truliant Federal Credit Union... a progressive, people-oriented organization. We can provide you with a full range of personalized and convenient financial services.

The Credit Union was chartered in 1952 to serve the employees of Western Electric, known as Radio Shops Credit Union, which totaled approximately 2,000 member-owners. Today, Truliant serves over 180,000 member-owners from various communities, along with those from more than 850 businesses and organizations nationwide. The Credit Union has grown and flourished by embracing the philosophy of "people helping people."

Like all credit unions, Truliant is a not-for-profit financial cooperative that provides individuals and small businesses with a full range of convenient and innovative products and services. Truliant offers checking accounts, online banking, certificates, business products and auto and home loans. As a member-owner of Truliant, you will enjoy benefits that include lower fees, higher dividends on savings and checking accounts and lower interest rates on loans as compared to other financial institutions.

We have also remained committed in our mission to enhance the quality of life of our member-owners and have embraced technology for the purpose of improving service and value. Our focus is to ensure that you are able to speak directly with professional, friendly staff who will provide you with personalized attention.

Thank you for allowing us to be a part of your financial future. We look forward to serving your financial needs.

Sincerely,



Marcus Schaefer  
President/CEO

## At Truliant, our members are the owners!

We return our earnings to our member-owners by paying higher dividends on savings and by keeping rates for loans and the costs of services low. We make decisions based on what's best for you, not what's best for the bottom line.

With Truliant's partnership with your employer, you can become a member-owner of Truliant simply by opening a savings account with an initial \$5 deposit. That is all it takes!

Once you open your savings account, you will have access to all financial products and services available at the Credit Union. Best of all, you can maintain your membership for life, even if you move or change jobs.



### Basic Accounts and Services

- Regular Savings**
- A \$5 minimum balance is required in this account to establish Credit Union membership
  - Pays competitive dividends and funds are federally insured to at least \$250,000

- Basic Checking**
- Earn dividends
  - No minimum balance
  - No monthly service charge or per check fee

- VISA® Check Card/ ATM Access**
- Use your check card to make a purchase and the amount is debited from your checking account
  - Use it at ATMs worldwide to get cash back and receive six non-Truliant ATM transactions FREE by having checking with direct deposit, active debit card, and active online banking or RSVP®
  - Eliminates the hassle of check approval and ID verification
  - With no annual fee, the check card can be used at over 10 million business establishments that accept VISA



- Overdraft Protection**
- A line of credit that covers purchases made in excess of your checking account balance for member-owners who qualify

- Added Benefits**
- Free travelers checks and notary services
  - Safe deposit boxes in various locations
  - The EDGE - financial services for young adults

### Additional Accounts and Services

- Money Market Accounts**
- Check-writing feature on some options
  - Earn highly competitive dividends on tiered balances
  - Minimum balance of \$1,000

- Advantage Checking**
- Earn competitive dividend rate
  - Free, unlimited "Advantage Checks"
  - No service charge or per check fee if minimum balance of \$2,500 is maintained in checking, savings or money market

- Senior Advantage Checking**
- 55 years of age or over to qualify
  - Free, unlimited "Advantage Checks"
  - Earn competitive dividend rate with no minimum balance requirements

- Certificate Accounts**
- Enjoy high dividend rates and a full range of maturities
  - Minimum balance of \$250
  - Systematic, add-on feature available

- IRAs**
- Save for retirement with an IRA savings or certificate
  - Choose from Traditional or Roth IRA or Coverdell ESA (formerly Education IRA)

- Club Accounts**
- Minimum balance is \$.25 to maintain your account each year to save for holiday and vacation expenses
  - Vacation Club allows one withdrawal per calendar quarter
  - Christmas Club balance is transferred to your checking or savings account in early November
  - Save Your Way Club Account offers systematic or anytime deposits and allows one withdrawal per calendar quarter
  - Rainy Day Club transfers the "change" (everything right of the decimal) from your checking account into this account at the close of each business day and allows one withdrawal per calendar quarter

- Dollar Dog Kids Club™**
- Special events and contests
  - Official savings club membership card
  - Receive a FREE gift when opening a Dollar Dog certificate with only a \$100 minimum



- Health Savings Accounts**
- Dividends are tax-deferred until withdrawn
  - Account belongs to you even if you change jobs
  - Employer deposits are tax-free to the member-owner
  - Withdrawals are tax and penalty free if used for qualified medical expenses at any age

### Financial Planning Services\*

- Financial Advisors at Truliances**
- Non-commissioned Financial Advisors
  - Retirement planning
  - 401k rollovers
  - Mutual funds
  - Trust services

## Convenient Access at Your Fingertips

### Mobile Banking

- Online Banking access (transfer funds & make payments)
- Check out our most current rates
- Find Member Financial Centers and ATM locations
- Fast and easy ways to contact us

### RSVP® Phone Service

- Free, touch-tone transaction line available 24-hours a day by calling your local number or 800-822-0382
- Check account balances, verify checks have cleared, make transfers, loan payments and more

### Online Banking & Bill Paying Service



- Online Banking is free and allows you to access and manage your Truliant accounts 24-hours a day and you can download the information into your financial software
- Sign up for direct deposit and eStatements or a Select Money Market Account to receive FREE online bill paying service

### FinanceWorks

- Gather all your financial accounts together in one place
- See what you're spending, where you're spending it, set budgets, schedule bill reminders and more

### Interactive Product & Service Information

- Apply for all types of loans online – with approval in minutes
- Our website at TruliantFCU.org offers a full description of our products and services
- You can also use calculators to determine loan payments, savings and retirement amounts
- Our "Auto Experts" area lets you obtain pricing, consumer loans and payment information

### ExpressLoan™

- Fast, simple and convenient
- Apply for a loan over the phone and get a decision within minutes
- Live representatives available 24-hours a day, 7 days a week to personally serve you

## Loans...to suit all of your needs

### VISA Credit Card

- No annual fee or cash advance fee
- Classic and Platinum benefits available
- Fixed and variable rate options

### Mortgage Loans

- Purchase or refinance your home
- Variety of attractive fixed and variable rate options with up to 30 year terms
- Low closing costs



### Home Equity Loans & Equity Lines

- Discount home insurance
- No closing costs and no annual fees\*\*
- Use your home's equity
- Fixed and variable rate options, as well as your choice of closed-end loans or lines of credit

\*\*Except for South Carolina and Georgia

### Auto, Boat & Other Recreational Vehicle Loans

- Rate discount for choosing automatic payment
- ExpressCheck™ can be used for on-the-spot purchasing power
- New and used vehicles with low interest rates and a variety of flexible repayment plans
- Guaranteed Asset Protection (GAP) and extended warranty program
- Fuel Efficient Auto Loan rewards individuals that purchase more fuel efficient vehicles that get 29 miles per gallon (MPG) or more on the highway
- Zero Rate Auto Loan requires normal credit qualifications and allows you to finance all of your interest up front, saving you money on your monthly payment and lowering your finance cost
- Discount auto insurance

### Credit Union Auto Buying Service (CUABS®)

- Obtain new and used vehicle pricing information
- CUABS will locate the vehicle of your choice and can also accept your trade-in
- Finance up to 100% of purchase price and receive a .25% rate discount when you use CUABS
- The hassle-free way to buy a new car, truck or late model vehicle and enjoy substantial savings



## TruliantFCU.org





## How To Reach Us

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Burlington . . . . .	336-664-1955
Cary . . . . .	919-334-2955
Charlotte . . . . .	704-522-1955
Greensboro/High Point. . .	336-664-1955
Winston-Salem. . . . .	336-659-1955
Richmond . . . . .	804-965-1966
Other Areas . . . . .	800-822-0382
Internet. . . . .	TruliantFCU.org

*Truliant Federal Credit Union is federally insured by the National Credit Union Administration up to at least \$250,000 and is an Equal Housing Lender. Any examples used are for illustrative purposes and are not intended to project the performance of actual accounts. To determine your individual needs, please consult your tax or financial advisor. All rates and terms are subject to change and all loans are subject to credit approval. Some products and services only available in FL, OH, NC, SC, TN & VA. ExpressLoan™ and ExpressCheck™ are trademarks of Truliant Federal Credit Union. RSVP, CUABS and the CUABS logo are registered trademarks of Truliant Federal Credit Union. Truliant is a registered trademark of Truliant Federal Credit Union.*

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