



## Frequently Asked Questions

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### **“How do I open an account?”**

To open a membership with Truliant you must complete a membership application and submit it to us along with a copy of your driver's license or other government issued ID. You may submit this information by mailing it to us in the postage paid envelope provided (Truliant Federal Credit Union P.O. Box 26000 Winston-Salem, North Carolina 27199 Attn: Business Partner Relations) or faxing it to 336-659-5320. The Credit Union Service Centers cannot open a new account at their facilities. Membership applications can be found in our Membership Kit provided by your employer or on our website. Additional instructions are located in the Membership Kit.

### **“What if I do not live or work near a Truliant Member Financial Center and need access to a physical location?”**

We provide members with access to extended locations and hours through Credit Union Service Centers located throughout the United States. To conduct business at a CU Service Center, you will need your Truliant Federal Credit Union member number and identification.

#### Service Center Transactions:

- Check cashing
- Deposits and withdrawals
- Transfers between accounts
- Account inquiries
- Loan payments, advances, disbursements
- Traveler's checks

Days / hours of operation, phone numbers, and directions are available at our Web site. Just go to [www.TruliantFCU.org](http://www.TruliantFCU.org) and click on “Find a Truliant Location,” then on “Service Center Locations,” and then choose your state of preference. You may also call 800-919-CUSC (2872).

### **“How do I withdraw funds if I do not have access to a Truliant Member Financial Center?”**

We provide many options for withdrawing your funds from your account, even if you are not near a Truliant location. With your ATM card you can access No-Surcharge ATM machines with a minimal \$1.00 fee. See our handout on Debit/ATM transactions to learn how to get FREE ATM transactions! With your VISA Debit card all point of sale debit transactions will have no fees associated with that transaction, whether you get cash back or not. Our participation in the Credit Union Service Center network provides you with a physical location for face-to-face transactions. You can also contact Member Service at 1-800-822-0382 to request that we mail you a check from your account.

### **“When and how can I apply for a loan?”**

Once you have established a \$5 minimum savings account with us to become a member you can apply for a loan with us. We do not have a waiting period. We will mail you a welcome letter once your membership is open and at that point you can apply for a loan or any other product or service. To apply, simply visit our website for an online application or call in to Member Service at 1-800-822-0382. With our ExpressLoan service you can apply for a loan over the phone and get a decision within minutes. Live representatives are available 24 hours a day, 7 days a week to personally serve you.

[www.TruliantFCU.org](http://www.TruliantFCU.org)