Start Saving Early with Truliant Youth Savings Accounts

It’s never too early to start saving for the future. Just ask Carla Eustache. When her 18-month old daughter Naomi was gifted money from family, Carla decided to create a new memory and open an account for her.

“I thought it would be a fun and educational activity for her to walk to our community credit union in Cornelius, deposit money and watch it grow,” said Eustache, owner of Style Perfect Events, an event planning firm. “Of course, she doesn’t understand now, but as she gets older, I’ll be able to use this as a teaching tool to help her learn the value of money, responsibility and savings.”

Truliant makes it easy to start Youth Savings Accounts and offers an array of options to put your kids on the path to smart money management. Stop by, call 800.822.0382, or visit Truliant.org/YouthSavings to learn more.
A Message From Your President and CEO:

Your Provider for Technology-Driven Financial Services

Since you are reading this newsletter, it is a fair assumption that you are a member-owner of Truliant. Uppermost in our minds is what that means to you. Does it matter to you that we understand that you are our owner — and that Truliant’s primary purpose is to use all means available to improve your and your family’s lives?

Or is Truliant simply a place to get a car loan at a favorable rate, a very low-cost checking account1 or an attractive certificate return? Your opinion of our credit union and its services matters to us, because our mission dictates that we have an obligation to understand and meet our members’ expectations as we provide tools to improve your life.

I pose these questions because, as exciting, new services become available in the world of financial technology (Fintech), they will attempt to provide more convenient functionality through online and mobile applications to try to replace some services Truliant provides. It could be smartypig for savings, robotic advisors like Betterment investment management, Mint for personal financial management services, or Prosper or Lending Club for loans.

Some of these “one-off” applications can be appealing, if only because they are readily available and convenient. Your family, friends and colleagues may already be using and recommending them. By embracing them, you could eventually wind up with a smartphone or tablet full of app icons covering different aspects of your financial life.

Truliant recognizes and appreciates the value of convenience and functionality. You live a busy life. You want true value from those you choose to do business with, without expending unnecessary or extra effort. At Truliant, we pride ourselves on not getting bogged down with yesterday’s technology. We adapt quickly and seamlessly to new government regulations and avoid excessive internal bureaucracy to provide the new services you need when you need them.

Because we’re driven by our mission to improve member lives, we have to stay relevant to you by staying up-to-date. Our Tru2Go applications are some of the most advanced in the field of financial services, with the added value that they are tied to your federally-insured, full service, mission-driven credit union.

Our feature-rich Tru2Go mobile banking apps — and online account opening and lending — may take a few extra clicks over the most efficient Fintech alternatives, but our rates, terms and guidance make up for it.

For example, public surveys show that Prosper and Lending Club charge rates ranging from 6% to 28% and even as high as 34% APR. Truliant, by credit union regulation, cannot charge more than 18%, but our rates are much lower than the cap. If you compare their products to ours, (for example, Truliant’s new auto loan rates start at 2.24% APR2), you’ll likely find a far better value with us.

How much are a few less clicks really worth? Looking at the road map for many of the Fintech companies, it’s clear that their aim is often to build a user base, monetize the investment for venture capital investors, and then sell to the highest bidder; perhaps even to a bank. They may also be a bit cavalier with user data, selling user information to others if not explicitly restricted by the privacy agreement – which everyone reads, of course?

Truliant will continue to develop and offer online and mobile applications that meet your needs. They will be under the umbrella of Truliant’s historic quality, security, privacy, safety and, most importantly, considering your best interests as a member.

Fintech done well should make all of our lives better and a bit less stressful. Rest assured that Truliant, true to our mission, will be there to do the same for you while providing guidance with your best interests at heart.

(1) Must meet Credit Bureau and ChexSystems qualifications. (2) APR = Annual Percentage Rate. Rate/terms subject to change. Auto loans subject to credit approval.
Truliant’s New South End Branch is Now Open in Charlotte

We are now open from 10 a.m. to 7 p.m. weekdays in the heart of Charlotte’s South End district at 2400 South Boulevard, near Publix. Stay tuned for more details on our soon-to-open south Charlotte Waverly location.

Truliant Gives You More Than a Loan

Let’s be honest – any financial institution can give you a loan. Whether you’re in the market for a new or used car, want to open a home equity line of credit, or buy your dream home, there are hundreds of options for consumers. But how many of those options can say they have your best interests at heart?

At Truliant, we pride ourselves on putting your needs first. Our promise to our members is to help you build something worth having, strengthen your position, and achieve the plans and dreams you’ve made for you and your family. We value our member-owners and want to help you get the most out of your relationship with us. As a member of Truliant, you are a part of a not-for-profit organization that values people over profits. Any profit earned by the credit union is returned to our members by way of dividends and other benefits and services. As a result, our members typically enjoy greater access to free or discounted services, higher savings rates and lower loan rates compared to most for-profit financial institutions.

Our mission is to improve the quality of life for our member-owners, and we align our products and services to help us achieve that mission. That’s why we offer some of the best auto, home equity and mortgage loan rates in the industry.

If you’re in the market for a new car, truck, SUV or family vehicle, you’re sure to find an auto loan to fit your needs. We understand – your car should be your baby, not your baggage. That’s why our auto loan rates start at just 2.24% APR,¹ and qualified buyers can finance up to 100% of the value of the car. And with flexible terms (up to 84 months!) and the ability to apply online at Truliantfcu.org.

By phone, simply call 800.822.0382, and then press three or say financial services, next say loans, and then say apply and a representative will help you. We make the auto buying process easy while also saving you money.

Maybe you’re thinking about finishing off your basement or adding a sunroom to your home? No matter the project, Truliant has you covered, with home equity lines of credit from just 3.75% APR.² We can help you get the right size loan to fit your needs, without all of the hassle. And the best part? Our home equity loans come with no closing costs.³ Just another way we help to save our members money.

For some of you, maybe you’re finally ready to take that next step and purchase your first home. Or perhaps you’re ready to either upsize or downsize. Whatever your personal situation, we offer mortgage options that are right for you, with competitive rates and flexible terms. Truliant also now offers mortgages up to $2 million!

And when you work with Truliant, you get “More Than a Loan.” Our team will work with you to make sure that you get not just the loan you want, but the loan that’s right for you and your budget. As your trusted financial partner, it’s our goal to improve every member’s life and guide you, so you can achieve the plans and dreams you’ve made for you and your family.

Truliant. Truly Caring.

APR = Annual Percentage Rate. (1) Rate/terms subject to change. Auto loans subject to credit approval. (2) Available in NC, SC, VA, FL, TN, OH and GA only. (3) No closing costs if loan is not paid off and closed within 24 months. Appraisal fees may apply if appraisal is ordered and loan does not close. Not applicable in GA. Up to $400 in closing costs paid on home equity loans and lines of credit for member-owners with residential property in SC.
Plan Your Future with Someone You Can Trust

The Financial Advisors at Truliant are here to help you with your goals. We always put our members’ best interest first by providing sound, objective advice. Take advantage of the benefits we offer including private consultations by phone or in person, help with understanding retirement planning, IRAs, mutual funds, life insurance, and estate planning and more at no cost. Learn more at Truliant.org/FinancialAdvisors.

FR-1728766-1-0317-0419 Securities sold, advisory services offered through GUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured. May Lose Value. No Financial Institution Guarantee. Not a deposit of any financial institution.

Truliant Money Market Accounts Fit Your Needs

Truliant Money Market accounts† let you blend the benefits of long-term savings and access to your funds. Earn more with rates as high as 0.35% APY‡ and tiers starting at $1,000. Learn more at Truliant.org/MoneyMarket.

APY = Annual Percentage Yield. (†) Money market accounts insured up to $250,000 through NCUA. Additional NCUC insurance coverage available depending on ownership structure. Ask a representative for details. (‡) Rate requires minimum deposit balance of $100,000.

Welcome to Life Without Fees – Free Checking

Our free checking† account doesn’t charge fees and earns dividends. Focus on growing your money, not losing it to fees. Visit Truliant.org/Checking to learn more.

(†) Must meet Credit Bureau and ChexSystems qualifications.

Annual Meeting Notice

Join us for our 2017 Annual Meeting on April 24 at 6:30 p.m. at our 3200 Truliant Way, Winston-Salem N.C. headquarters. We’ll present results from the 2016 fiscal year and recognize our annual scholarship winners.

RATE WATCH

Certificates & IRA Certificates APY
3 to 36 months
$250 - $4,999 .................................. 0.15% - 0.85%
$5,000 - $24,999 ............................ 0.15% - 0.90%
$25,000 - $99,000 .......................... 0.20% - 0.95%
$100,000+ ..................................... 0.25% - 1.04%

Consumer Loans APR
Preferred Line of Credit .................. as low as 6.50%
VISA® ........................................ as low as 8.65%
2016 + Model Year Auto ............... as low as 2.24%
2010 – 2015 Model Year Auto ........ as low as 2.64%
2007 – 2009 Model Year Auto ....... as low as 4.14%

Home Equity Line of Credit (HELOC)
Variable (no closing costs)§ as low as prime minus 0.25%

Fixed-Rate Mortgage¶
15-Year Fixed ............................ 3.787%
20-Year Fixed ............................ 4.353%
30-Year Fixed ............................ 4.417%

Adjustable-Rate Mortgage (ARM)
3/1 ARM .................................. 2.962%
5/1 ARM .................................. 3.046%
7/1 ARM .................................. 3.316%

Rates are accurate as of 3/17/17 and subject to change.

(§) Annual Percentage Yield (APY). Penalties may be imposed for early withdrawal. Fees or other conditions could reduce earnings.
(¶) Annual Percentage Rate (APR) may vary. Loans subject to credit approval. Mortgages are only available in N.C., NC, MD, OH, SC, TN, and VA.
(§) HELOC periodic rate not to fall below 3.75% or exceed 18% for a plan with a loan-to-value of 95% or less. Available in N.C., NC, MD, OH, SC, TN, and VA.
(§§) No closing costs if loan is not paid off and closed within 5 months. Appraisal fees may apply if appraisal is ordered and loan does not close. Not applicable in GA. Up to $400 in closing costs paid on home equity loans and lines of credit for members-owners with residential property in SC.