



Deborah and Will Napper

Suggestions, tips
and information
to help improve
your life.

TRUINSIGHT **TRULIANT**[®]
Federal Credit Union

2019 Mini Grant Application Period Now Open!

Your nonprofit could win a \$1,000 Community Mini Grant to support operating, programming or capacity-building needs! We are now accepting Mini Grant applications from nonprofit groups. The application period will close May 10. Have a project you want to submit? Visit Truiant.org/MiniGrants.

Search For New Financial Institution Pays off for Guilford County Couple

During the holidays, a bad experience with their previous financial institution convinced Deborah and Will Napper to search for a better banking experience.

“We were looking for good experiences and Truliant’s name kept coming up,” Deborah said. “We decided to give it a try and see what we thought.”

The couple visited Truliant’s new branch at 1655 New Garden Road in Greensboro. From the welcoming kids’ area where their toddler played, to the friendly staff, it just seemed like a good fit. They refinanced an existing loan – dropping their percentage by about a third and cutting their payments in half – and opened a checking and savings account. They also took advantage of a balance transfer offer and opened a Truliant credit card.

“It was like hanging out with an old friend or someone you’d known forever. And it gave us a lot of freedom and took a lot of stress off our back,” Will said. “It’s definitely one of the best financial decisions we’ve made.”

*Get a more complete picture of your credit history with a **No-Cost Credit Review (NCCR)**. We evaluate your credit, show how to improve it, uncover solutions to restructure debt with lower rates, get you more affordable payments, find equity, or free up cash. Ask a Truliant representative for details.*



Advice in the best interest of our members is where we've truly been able to make a difference.

Members Lives Change But Our Mission Stays the Same

Truiliant's mission is simple. Understand and meet the present and future needs of our members and thereby improve their lives. That's all we have to do.

What is challenging about our mission is in knowing what that actually means in a dynamic, ever-changing world. Our 66 year history provides us with some advantages... and some disadvantages.

On the one hand, we have what many financial institutions – and particularly really large ones – have

lost: **Trust**. We have consistently made decisions that support our members' best interests in building their financial foundations in order to reach their personal goals. We have not sought to profit from selling services to members that they did not need or could not reasonably afford. We've kept our rates on both savings and loans competitive and avoided unnecessary fees that sap the ability to build wealth. While others play games with marketing, we've followed basic best practices like not advertising a loan rate unless at least half of our members would actually qualify. Many of our practices have gone unnoticed, but our members seem to know they can trust Truiliant and the staff they work with to treat them right.

A disadvantage of being in the financial services business for more than 66 years is that you can become type-cast as a stodgy, old, boring business that perhaps has lost touch with the needs and lifestyle of emerging younger consumers. Even though Truiliant's founding members sprung from Western Electric/AT&T/Bell Labs and technological innovation is in our DNA, we've had to overcome the downsides of the image of a traditional credit union.

Convenience is paramount as we live our busy lives experiencing the time-saving, helpful features of our smart phones, voice-activated

data access (Alexa, Google Home), online shopping with fast and free home delivery, computer assisted driving aids, augmented reality (Augment, Google Earth), and much more to come. Truiliant has invested in up-to-date online and mobile technologies that provide the level of digital and data-driven services that consumers expect today and will demand of their financial service partner in the future.

We've engaged specially trained and area-expert Truiliant team members as catalysts to spread the innovation framework throughout the credit union. They take deep dives into our members' experiences to design better tools. We know how important ease-of-use is to the digital journey. Ours is full service: you can join Truiliant, receive guidance on the products and services best aligned to your needs, apply for loans, open accounts and transact with us via your mobile device, tablet, and online.

Finally, **Advice** in the best interest of our members is where we've truly been able to make a difference. With our network of 35 locations where we can interact directly with members, providing advice is a natural part of our daily mission. However, as the digital revolution catches fire with so many consumers (many whom we rarely or never have the pleasure of welcoming into our physical Member Financial Centers), we've had to be more intentional in imbedding elements of advice into our member interactions online and in mobile access. Through our new digital guidance tool – which helps with financial decision making – we recorded more than 12,000 sessions in 2018. This tool helps guide members to the appropriate credit union product based on the user's needs. It is not a perfect substitute for our in-person TruFinancial Check-up, but it is a good option for those who prefer the digital-only interaction.

To achieve our mission, Truiliant must stay attuned to our members' lives even as they rapidly change how they access our services and evolve their expectations about how we can help them improve their lives. Not only do we accept that challenge; we are energized by the opportunity and committed to each member's vision for their future.



Enjoy Hassle-Free Auto Buying with CUABS!

Buying a car should be fun! Try the Credit Union Auto Buying Service, CUABS, a Truiliant partner,¹ to help find the car or truck you want, usually within 72 hours. CUABS can locate the vehicle that best suits your needs, either in its pre-owned inventory or through a customized vehicle search from its vast dealer network.

They'll also help you apply for a loan, take your trade, and more. Stop by the CUABS lot at 4990 University Parkway in Winston-Salem, NC, visit CUABS online or call 800.282.2755. Let a Credit Union Auto Buying Service Advisor help take the hassle out of buying a car. Visit CUABS.com for details.

(1) CUABS is an independent NC licensed automobile dealer not owned or operated by Truiliant.



There's Nothing Like that New Car Smell

The perfect ride should have the perfect auto loan. Turn to Truliant to save money on auto loans, and enjoy great rates, flexible terms up to 96 months, an easy, online application process and fast approvals. We also offer:

- Up to 100% financing for qualified buyers
- A 90-day payment deferral option²
- No mileage cap on used car loans
- Find the perfect car with the Credit Union Auto Buying Service (CUABS[®]), a Truliant partner³

Apply online or call us anytime, 24/7 for a loan at 855-293-2957.

(1) APR = Annual Percentage Rate. Rates and promotional terms are subject to change. Loans subject to credit approval. Additional terms apply for refinancing existing Truliant auto loans. (2) Qualified borrowers may defer payments for 90 days after loan signing. Interest will accrue from the date of the loan until payments begin. Participating in this program results in a 90-day extension of the loan. Cannot be combined with other offers. (3) CUABS is an independent NC-licensed automobile dealer not owned or operated by Truliant.

Reap the Benefits of IRA Accounts at Truliant

Thinking about opening an Individual Retirement Account (IRA)? Remember, Truliant offers IRA savings, money market, certificate accounts and investments designed to help you save consistently over time. IRAs are also a great way to save for retirement and establish long-term savings.



Pay Big Expenses with a Home Equity Line

There's no place like home. Especially when you can borrow from it. A home equity loan or home equity line of credit from Truliant can help you leverage your home's value.

- Lines of credit ranging up to \$350,000
- Finance up to 85% of your home's value
- Enjoy a low, variable rate and save money
- No closing costs, no maintenance fees or prepayment penalties²

Get easy access to funds now or in the future for big expenses with long-lasting benefits. Visit Truliant.org/HomeEquity for details.

(1) APR = Annual Percentage Rate. Loans subject to credit approval. Rates/terms subject to change prior to consummation of the loan. Home Equity Line of Credit is a variable rate loan with a maximum APR of 18%. Available in FL, GA, NC, OH, SC, TN and VA only. (2) No closing costs if loan is not paid off and closed within 24 months. No closing costs not applicable in Georgia. Appraisal fees may apply if appraisal is ordered and loan does not close. Up to \$400 in closing costs paid on residential property in SC.



Turn Debt Around in 2019 with a Debt180° Loan

You can ignore debt, but your debt won't ignore you. Truliant's Debt180° loan can help you roll high-interest debts into a single, and often lower-interest payment. This consolidation loan comes with no origination fees, one affordable monthly payment, fixed terms and no prepayment penalty – plus a 90-day deferred payment option.¹ Visit us online to apply anytime: Truliant.org/Debt180.

(1) Qualified borrowers may defer payments for 90 days after loan signing. Interest will accrue from the closing date of the loan until payments begin. Participating in this program results in a 90-day extension of the loan, maximum term 60-months. Cannot be combined with other offers. (2) APR = Annual Percentage Rate. Rates differ based on creditworthiness. Rate shown includes a 0.25% discount for setting up payments through auto draft payments from a Truliant account.

RATEWatch

Rates are accurate as of 3/14/19 and subject to change.

Certificates & IRA Certificates APY¹
3 to 36 months

\$250 - \$4,999	0.30% - 1.70%
\$5,000 - \$24,999	0.30% - 1.75%
\$25,000 - \$99,000	0.35% - 1.80%
\$100,000+	0.40% - 1.85%

Consumer Loans APR²

Debt180 ^o Consolidation Loan	as low as 8.50%
VISA [®]	as low as 10.40 ⁴ %
2018 + Model Year Auto	as low as 3.49%
2012 - 2017 Model Year Auto	as low as 3.89%
2009 - 2011 Model Year Auto	as low as 5.39%

Home Equity Line of Credit (HELOC)³
 Variable (no closing costs)⁴ as low as prime minus 0.25%

Fixed-Rate Mortgage²

15-Year Fixed	4.29%
20-Year Fixed	4.60%
30-Year Fixed	4.79%

Adjustable-Rate Mortgage (ARM)²

5/1 ARM	4.79%
7/1 ARM	4.98%

(1) Annual Percentage Yield (APY). Penalties may be imposed for early withdrawal. Fees or other conditions could reduce earnings.
 (2) Annual Percentage Rate (APR) may vary. Loans subject to credit approval. Mortgages are only available in FL, GA, NC, OH, SC, TN and VA.
 (3) HELOC periodic rate not to fall below 5.25% or exceed 18% for a plan with a loan-to-value of 85% or less. Available in FL, GA, NC, OH, SC, TN and VA.
 (4) 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.



NEW! A Fifth Guilford County Location is Coming Soon!

This summer we'll open a new Greensboro location at 2504 Battleground Avenue. Stay tuned for more details. Also, remember to visit our other new Greensboro location at 1655 New Garden Road.



Radford Community Shred Day is June 1!

Safely and securely dispose of confidential documents, junk mail and old bills at our Radford Community Shred Day. This event takes place on Saturday, June 1: Radford Branch, 7321 Peppers Ferry Blvd, Radford, VA 24141. Truliant shred days are FREE and open to the public, and take place from 9 a.m. to 12 noon or until trucks are full.

Join Us for Our Annual Meeting

Join Truliant for our 2019 Annual Meeting on Monday, April 22, 2019 at 6:30 p.m., at our headquarters, located at 3200 Truliant Way in Winston-Salem, N.C. We'll present results from the 2018 fiscal year and recognize our annual scholarship winners.



Contact Us
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Truliant Holiday Closings
Memorial Day
 Monday, May 27



Federally insured by NCUA and Equal Housing Lender.