



Suggestions, tips
and information
to help improve
your life.



2020 Truliant Scholarship Applications Now Being Taken

Truliant is now accepting scholarship applications for high school students entering two and four year colleges. Multiple scholarships will be awarded.

Learn more on our 2020 Scholarships Page.

Truliant.org/Scholarships



Truliant to Offer eClosings on Mortgages

North Carolina Secretary of State Elaine F. Marshall recently visited Truliant to announce that we'll be the state's first credit union to offer complete eClosing services for mortgages. In an eClosing, the final mortgage closing is finished in a secure digital environment.

"Truliant's announcement opens the door to more and more eClosings, which are more efficient for consumers, save time and money for financial institutions, and allow land records to be recorded instantly," said Secretary Marshall.

Truliant plans to offer fully digital eClosings in its online origination system this year. EClosings significantly shorten the length of the mortgage process. In addition, eClosings reduce the use of paper, legal fees, mailing, and courier costs. And the process is done on a secure network with all documents being encrypted and stored in an electronic vault.

"This process is better, faster, and more secure than the traditional paper methods.

We instantly saw value," said Truliant President and CEO Todd Hall. *(Read Todd's message inside to learn more about how we're working to serve your mortgage needs even better this year.)*

After two decades, we are pleased to present to you our new, updated Truliant logo (which you'll see above)!

This updated logo reflects an overall modernized look and font style. We've sharpened our signature burst to reveal a crisper, clean, and friendly appearance.

This sleek new look matches what we've transitioned into - a modern provider of thoughtful solutions that fit our members' lifestyles and needs. Our goal was to align our most visible asset with this forward-thinking strategy while continuing to pay tribute to who we've always been. Our mission will never change.



More Ways We're Working to Become Your Mortgage Partner

Home buying is likely the biggest purchase most of us will make.

It's a defining moment in our lives. Whether it's the next big step in your independence, a relationship, a move, or any number of situations – it's a milestone. It comes with benefits, like helping build equity. It gives you power to customize your surroundings as you see fit. There's truly no place like home.

But the home buying process can be long and involved. When the search – a major task unto itself – is over and it

begins to look like the end is in sight (at least, until you start moving in), you're grateful for partners that make the work easier.

At Truiliant, we've been working on ways to become more of a trusted partner for this biggest of financial decisions. We're happy to report that we recently announced Truiliant will be at the forefront of making mortgage closings easier by being one of the first North Carolina adopters of eClosings. This will be faster, better and more secure and allow members to start and finish a full eClosing for their mortgage online.

The final steps could be completed anywhere, streamlining parts of what was once a lengthy process into a few minutes. And while eClosings will make getting a mortgage loan more convenient, it's just a part of improvements to our mortgage program.

Among them, we're working on simplifying the digital application process for mortgage loans. We also began adding dedicated Mortgage Lending Officers (MLO) last year who assist borrowers in the application process. Our officers now service the Piedmont Triad region and are expanding into the Charlotte-Metro region. We've also created two digital MLO roles to support mortgage applications through our Member Contact Center.

Additionally, it's worth noting new Truiliant mortgage options and more in the works. We now offer more options to support first time and low-to-moderate income buyers. And, in 2019, we created the proprietary HomePath100 mortgage to better serve members by offering a low to no-down-payment option. And with Truiliant servicing your mortgage, you'll have local offices nearby, and established relationships, which we know is important to buyers.

Truiliant plans to continue expanding mortgage offerings to better meet the needs of our members. Why is Truiliant working so hard in this area? It's one more example of how Truiliant is a modern financial institution that always has the best interests of our 250,000 member-owners at heart.



Debt 180° Loan
Rates as low as

8.50% APR¹

Need Funds? Personal Convenience Loans Can Help

A personal convenience loan can help you refinance credit cards, consolidate debt, make a large purchase or cover an emergency. Quickly borrow amounts ranging from \$500 to \$35,000.

Apply online anytime at **Truiliant.org/Debt180**, with approval usually the same day. Or visit one of our locations or call us at 800.822.0382. Need extra breathing room? Defer your first payment for up to 90 days.²

Rates and terms are subject to change. Loans are subject to credit approval. (1) APR = Annual Percentage Rate. Rates include a 0.25% discount for setting up payments through auto draft payments from a Truiliant account. (2) 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.

Board Elections Make Credit Unions Extraordinary

Cooperation and democratic principles are core values of credit unions. As member-owners, your voice helps provide the strategic direction – and shape the future – of Truiliant. We all benefit when members of varying backgrounds, ideas, and points of view come together to vote in our Board elections. Voting is open until February 3, 2020, at 11:59 p.m. Vote by mail-in ballot; online at **Truiliant.org/2020BoardElections**; or by calling 1.877.639.7161 to vote by phone.





Fifth Guilford County Branch Location Now Open!

To better serve our members, our new Greensboro location at 600 Green Valley Road is now open.

This location – at Friendly Center – provides more convenient access and offers the latest in financial services, technology and more – with drive-thru lanes, a drive-up ATM and our commercial lending office.

Our team of commercial lenders will focus on building business relationships and meeting credit needs in areas including commercial and owner-occupied real estate, operating lines of credit, debt refinancing and restructuring, and SBA 7a/USDA government guarantee programs.

Stop by and see us! Visit [Truliant.org/FriendlyCenter](https://www.truliant.org/FriendlyCenter) for details.



Free Up Funds with Truliant's Skip-A-Pay

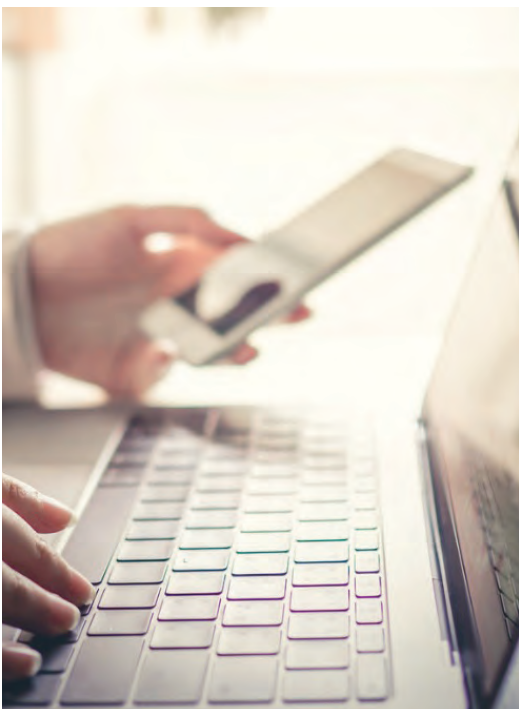
Sometimes you need a little relief from monthly loan payments. Truliant's Skip-A-Pay¹ gives you access to extra funds when you need them most by letting you skip one month's payment annually on qualifying auto, boat and recreational vehicle loans.

To apply:

- Log onto Tru2Go Online Banking and click on "Skip-A-Pay" under the Additional Services tab
- Visit one of our 30+ locations
- Call us at 1.800.822.0382

It's an easy process, and we can quickly let you know if your loan qualifies! Visit [Truliant.org/SkipAPay](https://www.truliant.org/SkipAPay) to learn more.

1) Subject to credit union approval. Skip-A-Pay works by extending your loan term by one month for each Skip-A-Pay transaction used. Limit one Skip-A-Pay extension per calendar year. Account must be in good standing to qualify. Interest will continue to accrue until loan is completely paid. A \$25 service fee applies. Once the fee is transferred, your loan will reflect the new due date. Truliant must be listed as the lienholder on car, recreational vehicle or boat title to qualify.



Tax Season Tips: Avoid Refund Delays

As tax seasons approaches, make sure you get the refund you deserve – quickly. When selecting where to send refunds from your tax provider, be careful to provide – and double check – that your forms contain the correct Truliant account number, account type and routing number.

The tax agency and IRS will not retry a tax deposit, but will print and mail a paper check – which could delay your refund six to eight weeks. Deposits can be rejected due to invalid account numbers or account types, or if they are sent to non-existent accounts. Deposits with incorrect account information could post to the wrong account automatically.

To ensure the correct account information is provided:

- Do not use your member number or social security as an account number.
- Verify your account number with Truliant to ensure the correct information.
- Find your full account numbers within Online Banking.
- If you refer to the account number on the bottom of your checks, confirm that you are using checks from a current account.

RATEWatch

Rates are accurate as of 12/12/19 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° Consolidation Loan	as low as 8.50%
VISA®	as low as 9.90%
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%

(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 4.25% 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.

Welcome to Our Newest Truliant At Work Partners

We'd like to extend a warm welcome to our newest Truliant At Work Partners:

- La Bella Associates
- Summit Engineering
- City of High Point
- Meduit
- Cosen Saws
- Centric Brands
- J.P. Thomas & Co., Inc.
- Davidson College
- Randolph Restaurant Group



Improve Your Financial Position in Less Than an Hour

Even with a great credit score or a high income you can benefit from a free financial review. Get a more complete picture of your credit history with a No-Cost Credit Review. We evaluate your credit, show you how to improve it, and uncover solutions that can restructure debt with lower rates, get you more affordable payments, find equity, or free up cash.

We also offer the TruFinancial Checkup to our member-owners at no cost, so we can discuss your financial situation and what you want to accomplish. Each year, we assist thousands of member-owners by performing the TruFinancial checkup so they can reach their goals faster, save money on loans and earn more on deposits. Visit one of our Member Financial Centers or call 800.822.0382 to speak to a specialist and get started today.



Federally insured by NCUA and Equal Housing Lender.

Contact Us

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Truliant Holiday Closings

■ Martin Luther King, Jr. Day
January 20