

TruCommunity Impact Report



January 2021

Truliant.org

Truliant introduced the 'Brighter Days' initiative this fall, designed to bring some light to the dark days of 2020 and to spread hope for 2021. In response to the growing needs of community organizations and the people they serve due to COVID-19, Truliant supported more than 40 community organizations in the Carolinas and Virginia, impacting more than 10,000 individuals across the credit union's branch footprint. Through the initiative, Truliant provided funding for rent and mortgage assistance, food and meal delivery, gift cards to purchase toys for foster children and children at domestic abuse centers, headphones for virtual learning, kid's shoes and coats, emergency needs for community college students, and more.

"We celebrate the work of community partners who have done an outstanding job of filling the gaps in communities during this challenging year. At Truliant, we're carrying out our mission to improve lives by helping them continue providing comfort and a crucial safety net to those who are most vulnerable," said Atticus Simpson, director of community and government affairs.

To formally kick off the 'Brighter Days' initiative, Truliant lit a tree on top of the building at its Friendly Center location at 600 Green Valley Road in Greensboro. The lit tree, at one of the Triad's busiest holiday shopping locations, served as a reminder that better days lie ahead, and that Truliant is here to improve lives.



Nonprofit organizations supported through the 'Brighter Days' initiative

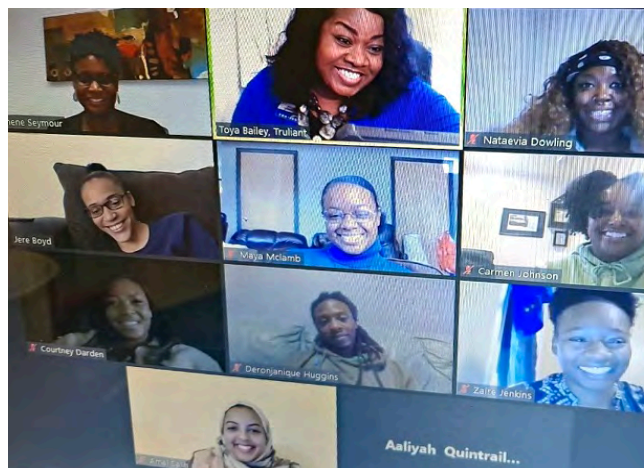
- Alamance Comm. Coll. Foundation
- Bethesda Center for the Homeless
- Central Piedmont Comm. Coll. Foundation
- Children's Home Society, Charlotte
- Children's Home Society, Triad
- Christmas Cheer of Alamance Co.
- Christmas Cheer of Randolph Co.
- Clemmons Food Pantry
- Cops and Barbers
- Cover the City Project
- Crisis Assistance Ministry
- Downtown Greensboro Inc.
- Family Services of the Piedmont
- Forsyth Tech Comm. Coll. Foundation
- Greensboro Youth Council
- Greer Relief
- Guilford Education Alliance
- Guilford Tech Comm. Coll. Foundation
- Heal Charlotte
- Hearts and Hands Food Pantry
- Hope Match Inc.
- HOPE of Winston-Salem
- Kernersville Stocking Fund
- Matthews HELP Center
- Moms Making Moves
- New River Comm. Coll. (VA) Education Foundation
- Novant Health Forsyth Medical Center Foundation
- Open Door Ministries
- Out of the Garden Project
- P.O.W.E.R. of Play Foundation
- Radford Elf Shelf
- Randolph Comm. Coll. Foundation
- United Way of Cleveland County
- United Way of Gaston County
- Wythe HOPE Inc.
- Wytheville Comm. Coll. (VA) Edu. Foundation
- Young Black Leadership Alliance
- YWCA Charlotte

Expanding Financial Education

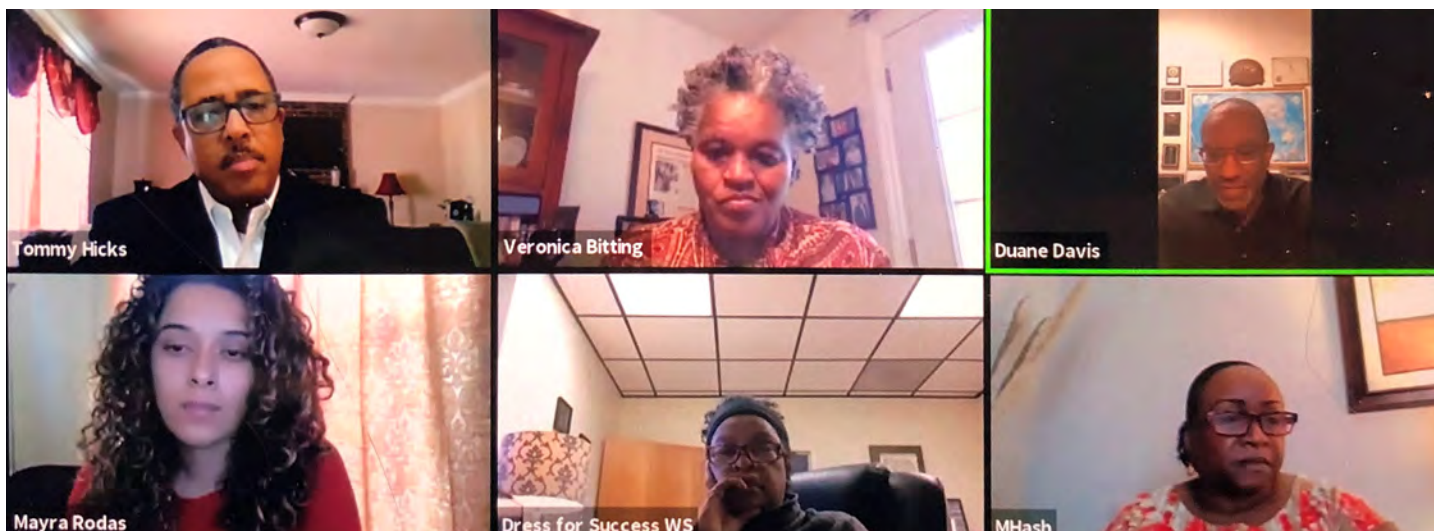
Truliant expanded its financial education offerings to partners including nonprofit organizations working hard to meet the needs of the community.

Offered virtually, a series of workshops are now available through a partnership between Truliant at Work and Community Engagement. These interactive workshops will expand participants' financial knowledge and help increase their confidence to manage their personal finances. Topics range from budgeting and credit repair, to buying a home and managing student debt.

If you would like Truliant to offer a virtual workshop for those served by your nonprofit community organization, please email us at community@truliantfcu.org.



Toya Bailey (top center) explains credit during a call with college freshman of Project One in Charlotte.



Tommy Hicks, Community Engagement Coordinator (top left) and Duane Davis, Senior Financial Advisor (top right) talked about investing during a recent Organizer's Circle led by Neighbors for Better Neighborhoods in Winston-Salem.

Financial wellness topics available in 2021:

General Education

Are you Financially Healthy?
The Psychology of Spending
Money Habitudes

Saving and Budgeting

Building a Better Budget
Stretching Your Food Dollar
Budgeting for the Holidays
Financial First Aid

Credit and Debt

Solving the Mysteries of Credit
Credit Card Makeover
Using Home Equity
Becoming a Homeowner
Federal vs. Private Student Loans
Repaying Student Loans

Specialized Planning

The Sandwich Generation
Identity Theft
After Identity Theft
Retirement Planning: The Basics
The 411 on 401(K)
The Basics of Stock Investing

If you would like to talk further about these workshops or discuss a custom option please contact us at community@truliantfcu.org.

In 2020

Last year, Truliant invested more than \$600,000 in community engagement and philanthropic activities to support organizations in the Carolinas and Virginia, including more than a quarter of the total going to support nonprofit organizations directly impacted by the COVID pandemic.

Truliant's Charitable Contributions Committee, which reviews charitable requests on behalf of the Truliant Federal Credit Union Foundation, was essential in reviewing donations in 2020 and will play a significant role in continuing the work of the Foundation in 2021. "The demands on our nonprofit partners were greater than ever in 2020. We thank the committee for their work promoting

our vision of community. They provided guidance that helped thousands of individuals in our branch footprint and kept organizations engaged in their unique outreach," said Sherri Thomas, Truliant's Chief Administrative Officer.

Thank you to these staff members for their leadership:

Terri Amburn, Manager, Wytheville, VA
Toya Bailey, Community Engagement Coordinator
Heath Combs, Public Relations & Copywriting Specialist
Duane Davis, Sr. Financial Advisor
Debra Dunkel, Regional Director, Southern Region
Robert Gray, Commercial Market Executive Triad
Tommy Hicks, Community Engagement Coordinator
Michael Hubbard, Training & Development Specialist
Kourtney Johnson, Coordinator, New Garden
Erin Nesbitt, Manager, Member Contact Center
Renee Shipko, Manager, Community Engagement
Atticus Simpson, Director of Community & Government Affairs
Kathy Tanner, Executive Assistant
Judy Wishnek, Commercial Market Executive Charlotte



Charitable Contributions Committee members Judy Wishnek (left) and Toya Bailey (right) recently met and provided gift cards to representatives from Central Piedmont Community College Foundation in Charlotte as part of the 'Brighter Days' initiative.

Engaging in the Community

The Pulaski County Chamber of Commerce (Pulaski, VA) recently named Truliant's Radford, VA team a "Chamber Champion" for their continued support of the chamber and the Pulaski County community. Manager Jackie Myers (top left) accepted the award on behalf of the team at the chamber's annual meeting in November.

Commercial Market Executive Robert Gray (top right) offered welcoming remarks and Truliant's sponsorship message for the Business High Point "Back to the New Future" event in November. Gray is also a member of the Business High Point Board of Directors.

Gastonia Manager Tammy Kane (center) recently welcomed guests and introduced small business owners during a virtual Good Morning Gaston in December, organized by the Gaston Regional Chamber of Commerce. The program featured a short video of the new location, which opened in late summer. To celebrate the new location, Truliant made a donation to support the Teen Center of the Boys and Girls Clubs of Gaston County.

This fall, Truliant sponsored a community shred event for the Town of Weddington, near our Waverly location in South Charlotte. Weddington Mayor Elizabeth Callis and staff (bottom) joined Carolina Shred Services to collect shred materials from more than 250 cars on a busy Saturday afternoon.



Increasing Awareness



International Credit Union Day was October 15 and the Truliant Community Affairs team paused to raise awareness of the global credit union movement. This year's theme was "Inspiring Hope" for those across the world who work for credit unions and financial cooperatives.

International Credit Union Day has been celebrated on the third Thursday of October since 1948. The day is a

time to reflect on credit union history and the role of credit unions in creating opportunity for local communities. International Credit Union Day is a program organized by the Credit Union National Association and the World Council of Credit Unions. There are more than 274 million credit union members worldwide, in more than 118 countries.

Improving Communities

Truliant invests in local communities through a variety of programs, including:

Scholarships support high school seniors entering an accredited college, community college or university beginning fall semester annually.

Community Mini Grants fund programming and capacity-building initiatives for nonprofit organizations.

Financial Education Grants encourage public school teachers, grades 6-12, to incorporate financial education lessons in their curriculum.

Charitable Contributions offer timely gifts of support to nonprofit organizations throughout the year.

Community Sponsorships provide investment in local communities to support specific events, programs or date-specific opportunities or partnerships.

Employee Volunteerism allows staff to volunteer their time, talent and passion with schools or organizations of their choosing.

Board Involvement matches Truliant's leaders and expertise with local nonprofit organizations in an effort to strengthen nonprofit organizations.

Government Policy and Advocacy positions Truliant as a voice for our member communities and other credit unions in key policy and political activity.

Investing in Communities

Truliant invests in local community programs supporting the following focus areas:

Community Development

Nonprofit and community organizations that cultivate relationships, social responsibility, civic engagement and collaboration that build community.

Economic Mobility

Nonprofit and community organizations providing personal guidance and activities that build financial stability and social prosperity for individuals and their families.

Financial Wellness

Nonprofit and community organizations that are specifically engaged in activities that promote and improve financial inclusion and financial literacy.

Youth & Education

Nonprofit and community organizations supporting education and programming from pre-k through high school.

Contributions and sponsorships are determined, in part, by how well a program or initiative aligns with one of our focus areas, and how well the program and its beneficiaries match the demographics of our membership base. This alignment is essential to making sound investments with funds entrusted to us by our member-owners.

Learn More

To learn more about Truliant Federal Credit Union's community engagement program, or to apply for a grant, sponsorship or charitable contribution, please visit: <https://www.truliantfcu.org/about-us/community> or send an email to community@truliantfcu.org.



About Truliant Federal Credit Union

Truliant is a mission-driven, not-for-profit financial institution that promises to always have its member-owners' best interest at heart by improving their lives through providing financial guidance and affordable financial services. Truliant was chartered in 1952 and now serves more than 260,000 members. Truliant has more than 30 Member Financial Centers in North Carolina, South Carolina and Virginia.

