



*Cliff Matthews:
Truliant is the
place of yes*

Suggestions, tips
and information
to help improve
your life.



The Tru2Go App: 4.9 out of 5 Stars

Our Tru2Go app is one of the highest rated mobile banking apps in the Carolinas. We've worked hard to earn 4.9 stars out of five on Apple's App Store. Our highly-rated app is also available for download on Android devices.

Visit Truliant.org/Tru2Go to download the Tru2Go app and begin easily managing your finances today!

CLIFF MATTHEWS: THE PLACE OF YES

Our members have great stories about how Truliant is improving their lives. Cliff Matthews, pastor at St. Luke Missionary Baptist Church in Charlotte, became a Truliant member in 2017. Since then, he's turned to Truliant for lending needs from vehicle financing to funding home repairs. The friendly and knowledgeable staff at Truliant's Huntersville location is always there to help, he said.

"I love Truliant. It's not just a financial institution. When they say 'You're a member,' you're a member of their family," Matthews said. "Why do I recommend it? Because for me, Truliant is the place of 'yes'."

Visit YouTube.com/TruliantFCU and check out the TruStories section of our page. You'll hear members like Matthews.

We're grateful for Truliant members who've shared their stories. We hope you enjoy seeing

other members share the stories of how they financed home improvements, achieved lifelong dreams, and started businesses, all with the help of Truliant.

Refinance to Reduce Home Mortgage Costs

Discover how low your mortgage rate can be. Refinance today with historically low mortgage rates to save money on interest and pay off your loan sooner.

*Visit us online at
Truliant.org/Mortgage
to get started today!*



Our culture was founded on focusing on improving our members' lives.

Focus on Improving Lives is Key to Credit Unions' Success

After 25 years at the helm of Truliant FCU, nine as CEO of FDIC Employees FCU (now a part of NASA FCU) and four as Controller of the USPS FCU, I am stepping away at the end of this year.

Most of our 248,000 members would not recognize my name or face and that's as it should be. Truliant is not about any individual or even groups of leaders. It is not about our asset size or number of locations or breadth of services, although those are all impressive. Those metrics only represent our members' belief and

trust in Truliant as their choice for building their financial foundations. It is about a shared commitment over many, many years to understand and improve the lives of our member-owners. We have built on this purpose for nearly 67 years and through the efforts of successive groups of committed professional and volunteer leaders.

In addition to feeling blessed to have served to help improve the lives of tens of thousands of our members, I am also grateful that the Board of Directors provided the time and opportunity to attract and prepare an even more able team to carry on and build on the vision that was established in 1952. Our President, Todd Hall, along with our Volunteer Board leadership, has prepared the Credit Union for a seamless yet dynamic transition and transformation to fully serve our members' present and future needs. His steadfast commitment to you as our member, our small businesses, our Business Partners, his team and our special staff that serve you every day has been amply established and validated over the last seven years.

Our culture was founded on focusing on improving our members' lives and investing in our staff so that they could fulfill our promise to the membership. While the financial service landscape and social

environment has certainly evolved, Truliant's culture of understanding and meeting members' needs in their best interest and how we treat our own team members who make that possible has not changed.

In many ways, it has been strengthened by the challenges we've faced. Continuous attacks by the banking industry, including a threat against our very existence from 1990-1998 that resulted in the passage of the Credit Union Membership Access Act – where we helped lead the charge – to more recent attempts to undermine our structure and tax status, have only strengthened our members' will to preserve Truliant as a choice for financial guidance and service.

Missteps in the banking sector, including the savings and loan meltdown in 1984-1995 and the bank-driven financial crisis and horrible recession of 2008-2010 followed by massive taxpayer bailouts, demonstrated to our members why credit unions are critical to a healthy financial-services sector.

Documented and systematic harmful banking practices driven by a profit-focus versus consumer needs have further heightened awareness by consumers/members that having Truliant FCU as an option is worth fighting for – no matter the size of the lobbying war-chest or the political influence of our banking counterparts. The mega-bankers speak of wholesale reform of their practices, but their structure of ownership and modes of compensation make real change directly benefiting the consumer highly unlikely.

Member-driven and owned credit unions like Truliant are as relevant and vibrant today as they were in 1909 when the first credit union was established in the U.S. Truliant has not only stood the test of time, we have also stood up to defend the right of the consumer to choose a credit union that can fully serve their needs in the modern world. It has truly been a privilege to be a small part off that amazing history as we've continued to blaze the path for consumers and credit unions into the future.



Pay Bills from Anywhere, 24/7, with Truliant's Easy Pay

Truliant's Easy Pay bill pay service offers you the flexibility to receive and pay bills through the convenience of your online banking account or Tru2Go Mobile App.

Use Easy Pay to schedule payments so you don't have to worry about missing payments or incurring late fees. You can also set up email alerts to notify you of bill arrivals, due dates, and dates when bills were paid.

If you need assistance or have any questions about using Easy Pay, please call 800.822.0382, or visit a Truliant location near you.



Take Time Off From Your Vehicle Loan With Skip-A-Pay

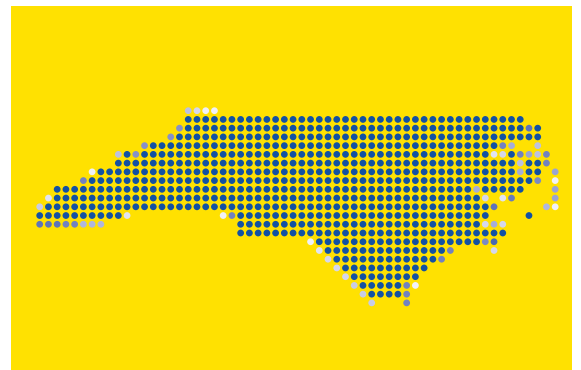
Give yourself some financial breathing room this holiday season. Truliant's Skip-A-Pay¹ allows you to skip one-month's payment on qualifying auto, recreational vehicle and boat loans.

To learn if you qualify, complete our Skip-A-Pay form in Online Banking under the Additional Services tab. You can also set up your Skip-A-Pay in a Truliant location or by phone at 800.822.0382.

(1) Subject to credit union approval. Truliant must be listed as the lienholder on car, recreational vehicle, or boat title to qualify for Skip-A-Pay. Results in a \$25 processing fee.

Truliant Ranked #17 Best Employer by Forbes in North Carolina

Truliant is proud to have been named a top employer in North Carolina by one of the nation's most acclaimed business publications, Forbes Magazine. The magazine partnered with market-research company Statista to pinpoint the organizations liked best by employees in its first-ever ranking of America's best employers by state. Truliant, headquartered in Winston-Salem, N.C. ranked at number 17 on the list (edging out several large North Carolina companies). Thinking about a career move? Visit [Truliant.org/Careers](https://www.truliant.org/Careers) to learn more.



Have You Set Your Travel Reminder Yet?

Keep your Truliant credit and debit cards working properly! Let us know before you go if you are traveling this holiday season to avoid any inconvenience. Filling out a simple travel notification will help ensure your cards work properly. For the protection of your accounts, Truliant routinely monitors where transactions are made. Submit a Travel Notification¹ with dates and destinations by calling 800.822.0382, at your nearest Member Financial Center, or through the Additional Services tab in Tru2Go Online Banking.

(1) Your mobile carrier's text messaging and web access charges may apply.

Truliant Insurance Services

Truliant Insurance Services¹ Now Available!

Did you know that Truliant now offers insurance coverage for vehicles, property, life, businesses, and just about everything in between – even pets. We work with more than 40 carriers to offer you the most competitive quote for your insurance needs.

Call 844.267.1698 to get your no-obligation quote today.

(1) Insurance products are not insured by NCUA or any Federal Government Agency; are not a deposit of, or guaranteed by the Credit Union or any Credit Union Affiliate and may lose value. Any insurance required as a condition of the extension of credit used by Truliant Federal Credit Union need not be purchased from our Agency, but may, without affecting the approval of the application for an extension of credit, be purchased from an agent or insurance company of the customer's choice.

RATEWatch

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 10.40%
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	3.40%
20-Year Fixed	3.72%
30-Year Fixed	3.91%

Adjustable-Rate Mortgage (ARM)²

5/1 ARM	4.09%
7/1 ARM	4.22%

Rates are accurate as of 6/7/19 and subject to change.

(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 5.00% 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 Business Partners

- DoubleTree Suites by Hilton Charlotte/SouthPark
- Bonitz
- Greensboro-High Point Marriott Airport



Dispose of Paper at Our Clemmons & Burlington Shred Days!

Safely and securely dispose of unwanted documents at our Community Shred Days. Truliant's Shred Days are free, open to the public and take place Saturdays from 9 a.m. to noon. Here are the dates and locations for the next six months:

- Saturday, Oct. 19: Clemmons branch at 4100 Clemmons Rd., Clemmons, N.C.
- Saturday, Oct. 26: Elon branch at 1205 University Dr., Burlington, N.C.

Visit [Truliant.org/ShredDays](https://www.truliant.org/ShredDays) page for additional details and the latest updates.



Federally insured by NCUA and Equal Housing Lender.



Contact Us

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[Truliant.org](https://www.truliant.org)



Truliant Holiday Closings

Columbus Day
Monday, October 14

Veterans Day
Monday, November 11

Thanksgiving
Thursday, November 28
Friday, November 29

Christmas Day
Wednesday, December 25

New Year's Day
Wednesday, January 1, 2020