



*Precious McCloud,
Vice President of
Member Experience,
Member Contact Center*

Photograph by Will Napper

Suggestions, tips
and information
to help improve
your life.



A Better Online Loan Application Experience

We're proud to introduce a better online application experience for loans and account opening. TruLiant's Online Banking and the Tru2Go app now offer a cleaner, more streamlined access – regardless of the device you're using. We encourage you to apply for auto loans and home equity lines, open checking accounts and more using your online access that provides an improved look and feel!

YOUR FANTASTIC FUTURE, FASTER

Not-for-profit credit unions provide the same products and services as banks, but with unmatched service, convenience and lower cost.

At TruLiant, we're proud to support the **Open Your Eyes to a Credit Union** national awareness campaign designed to raise consideration of credit unions. We want people to know it's easy to join the 115 million Americans already enjoying the benefits of membership.

Our business model is as unique as our members. When you became a member, you became a shareholder. That means our profits come back to you in the form of better rates and better service. Our Tru2Go app makes online and mobile banking simple.

You can access your money on the go, so there's nothing stopping you from chasing those dreams. Whether it's a thoughtful gift,

a brand new car or vacation at the lake, we'll help you get it.

Credit unions pride ourselves on being small enough to know you and your neighbors, but big enough to bring the world to your fingertips. We care about who you are, and what you dream of. This means we can offer you honest, personalized advice to make your financial future brighter. **So help us spread the word, let your friends and neighbors know they can join!**

*By the way, that's Precious McCloud,
our vice president of member
experience, Member Contact Center,
photographed in the Open Your Eyes
awareness campaign's distinctive
black-and-white style.*



Are We Different...Enough?

Success can breed complacency and satisfaction with the status quo. Over time, organizations can lose their focus and change direction away from their original mission. Truist has been successful by traditional banking business measures. We've grown in membership to nearly a quarter of a million member accounts.

Our assets have grown to more than \$2.5 billion. In banking terms, that would be enough for traditional shareholders to cash out and move on. But Truist is not a bank and our

Our purpose is to continuously improve the lives of our members.

owners are you, our members. Our purpose, unlike a community bank or mega-bank, is not to reward a few shareholders. It is to continuously improve the lives of our members. Our structure allows us to pass the value of the ownership back to you in the form of favorable loan, savings and investment rates along with the access channels and guidance that will improve your life.

It's no wonder that bank lobbyists attack credit unions. They simply cannot understand us. They believe our success – in their terms – is a competitive threat. They want us to look like and behave like them. But our actions show that credit unions are indeed different. Our growth in size and ability to serve the consumer denotes our growing relevance as an alternative financial services provider – not that we are bank-like. Our assets are a reflection of our members' trust in placing their hard-earned deposits with us and turning to us for their purposeful borrowing needs and guidance in their own best interest.

Our national, state and local public policy makers are often torn between their constituents including credit union members and bankers. In the past, our voices – even though about a third of the U.S. population now belongs to a credit union – were not enough to convince everyone that we should be looked at in a different way. Following the housing crisis, when Congress punished the banking industry for their poor judgment in making mortgage loans to individuals who could not realistically afford to repay them to drive their profits, they lumped credit unions who had not done so into their policy.

The government's "qualified mortgage" definition took the determination of how much debt a member could have relative to their income out of our hands as a financial institution, even though we know our members' situation and we are committed to helping them build their financial lives. This congressional action only made it more costly and difficult to make affordable mortgage loans to middle-income members with average credit scores in our markets.

In another example, the Federal Communications Commission recently approved new rules that would make it easier for telephone providers like Verizon and AT&T to block callers who use automated calling systems. Again, they are trumpeting a one-size-fits-all solution that may interfere with our ability to notify our members of concerns you need to know about related to your accounts.

Yes, Truist must earn your trust every day and with every interaction we have with you, either in person, by phone or over our digital channels. We know that your expectations of us, as your member-owned financial partner, exceed that of our banking counterparts. In turn, we will need your voice, at some point, to let policy-makers know that Truist is different and ... more than enough.



How To Better Use Truist: Business Services

Truist's convenient business services will keep your company running smoothly. We work directly with your business for faster loan approvals as you build, buy or refinance. Our lending and business lines of credit extend beyond standard financing.

And, as a Small Business Administration lender, our flexible terms can improve your repayment ability and preserve working capital. To learn more, please visit Truist.org/BusinessServices today!



Your Fantastic Future, Faster

In each of our communities, Truliant plays an important role in building and strengthening the fabric of our communities. We work closely with local events, support nonprofit organizations and give grants for key needs, initiatives and projects.

It's important that people feel that they have a financial ally.

When our teams report back to us, we often hear the same feedback. People who aren't members do know Truliant. They're aware of credit unions. But they don't always know that they don't have to work for a certain company, or live in a certain state, to join. They're not always aware that credit unions offer the same products and services as banks, often at better rates and with better service. Many believe credit unions are too small and too local to address their needs.

The response is not unique to credit unions like Truliant. These mythical challenges in the marketplace present opportunities to educate and inform. The Credit Union National Association (CUNA) recently led two years of research with consultants, credit union leaders across the country and hundreds of listening sessions with consumers. They found that credit unions don't have an awareness problem. They have a misperception problem.

The credit union industry began developing a campaign to counter common myths. Spearheaded by CUNA and helped locally by the Carolinas Credit Union League, the Open Your Eyes to a Credit Union advertising campaign was launched earlier this year in the Carolinas and other major markets across the country. It features stark, black and white images, and bold messages like "Open Your Eyes" and "Join the Millions of Americans Owning their Money." This campaign invites all Americans to join.

Truliant is among more than 30 credit unions in the Carolinas that have committed to help eliminate these myths and misconceptions over the next three years.

As Americans, we like to dream about a financial future that is bigger, brighter – and always better for our loved ones and ourselves. Money usually plays an important role in realizing and arriving at a better future. It's important that people feel that they have a financial ally. We're excited to join our peers in spreading the word that credit unions are that ally.

Truliant can help you make your financial dreams – home, new car, vacations, college education, secure retirement – a reality because we have a unique business model: Our earnings are returned to our members in the form of better services, great rates and lower fees. We are in business to return our profits to those who own us

– our members. Truliant is not in business to benefit a small group of shareholders. We serve one important group: our 240,000+ member-owners in North Carolina, South Carolina and Virginia.

We hope you'll help us spread the word on the ways in which Truliant can help those who aren't yet credit union members reach their fantastic future, faster.



How Can You Protect Your Truliant Cards This Summer?

Don't let the nightmare of identity theft steal your vacation joy. Read on about Truliant's suite of services to help protect your accounts. Here are a few options.

- **Travel Notifications:** For the protection of your accounts, Truliant routinely monitors where transactions are made. Filling out a simple travel notification will help ensure cards work properly if you're traveling. To set travel notifications, call 800.822.0382 or log into Online Banking and choose Additional Services. Visit our Truliant.org/Travel to learn more.
- **Contact Truliant** if you think your VISA® credit or debit card, ATM card or PIN has been lost, stolen or compromised. Keep an eye on your statements and online banking accounts. Contact us immediately if you see fraudulent activity.
- **VISA® Purchase Alerts:** Easy to set up and use, Truliant VISA email and/or text alerts are FREE¹. When your card has been used, you'll receive an alert, knowing within minutes if there is fraudulent activity. These informative alerts provide purchase amount, merchant name and location, and the last four digits of the VISA® card used.

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



Get Started Early with Holiday Accounts

Get a jump on the holidays. Open a Holiday Club Account today so you'll have enough for gifts, travel and more. With no monthly service charges, no minimum balance, competitive rates and easy access through Online Banking, start saving now so your account will be ready when you need it.

On November 1, the balance is automatically transferred to your checking or savings account.

Visit us at [Truliant.org/HolidayAccounts](https://www.truliant.org/HolidayAccounts) for details.

Truliant also offers Rainy Day, Save Your Way, and Vacation Club or automatic savings accounts to help you build savings for a specific purpose.



Triad Commercial Lending Office

Have business needs? We're proud to announce our new Triad Commercial Lending Office at 600 Green Valley Road in Greensboro, at Friendly Center. This location will also serve as the new home of our West Friendly Avenue branch at 6912 Downwind Road, which will relocate here.

The 4,330-square-foot office space is located just off Wendover Avenue at Friendly Shopping Center on the corner of Friendly Avenue and Green Valley Road, on the first floor of a three-story office building facing Wendover Avenue. The opening and branch relocation are planned for late this year.

Turn Your Membership into a Partnership!

Financially healthy employees are productive employees. That's one reason more companies are choosing to be Truliant At Work partners. We offer complimentary financial education and literacy programs to partners as an extension of human resources wellness programs designed to help employees manage their personal finances effectively – from making good credit card decisions, buying a vehicle, and paying tuition – to buying a home.

Do you think your employer is interested in providing the same programs where you work? If so, visit [Truliant.org/TruliantAtWork](https://www.truliant.org/TruliantAtWork) and share our link with your company, including how your employer or company can become a Truliant At Work Business Partner.





Go for a Ride, Instead of Being Taken for One

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 at Truliant.org/AutoLoans 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.

Get Your 2020 Calendar Contest Photos Ready!

We'll begin accepting 2020 Member Calendar Contest Photo submissions in August. Your votes will choose 11 winning photos to receive a \$100 gift card and be featured in the 2020 calendar. In addition, the top-voted photo will be awarded the cover spot and a \$250 gift card! Calendars will be distributed in our branches this December. Stay tuned for details.



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 – 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.² Visit us online to apply anytime at Truliant.org/Debt180.

(1) 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. (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.



Pay Big Expenses With a Home Equity Loan

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.

- Loans ranging up to \$350,000
- Finance up to 90% of your home's value
- Enjoy a low, fixed 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.

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	3.66%
20-Year Fixed	4.10%
30-Year Fixed	4.16%

Adjustable-Rate Mortgage (ARM)²

5/1 ARM	4.36%
7/1 ARM	4.42%

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 5.25% 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.



Now Open! Our New Guilford County location!

Banking with Truliant just became even more convenient. We recently opened our fifth location in Guilford County at 2504 Battleground Ave. in Greensboro. Stop by – and remember to visit our other new Greensboro location at 1655 New Garden Road!



Truliant Shred Days are Back!

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, Sept. 21:** Wytheville branch at 800 E. Main Street, Wytheville, Va.
- **Saturday, Oct. 19:** Clemmons branch at 4100 Clemmons Road, Clemmons, N.C.
- **Saturday, Oct. 26:** Elon branch at 1205 University Dr., Suite 114, Burlington, N.C.

Visit Truliant's Community Shred Days page at [Truliant.org/ShredDays](https://www.truliant.org/ShredDays) for additional details and the latest updates.



Contact Us

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Truliant Holiday Closings

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Federally insured by NCUA and Equal Housing Lender.

