

## SHRED N GO DAYS

You're invited to bring your sensitive and confidential documents to be shredded by our Shred N Go vendor partner while you watch. The Shred N Go staff is uniformed, bonded, background checked and insured.

Please join us on:  
Saturday, May 30  
Apple Valley branch  
9 am - noon

Saturday, September 12  
St. Cloud branch  
9 am - noon

Saturday, October 10  
New Maple Grove branch  
9 am - noon



## MONEYWISE WINNERS

Congratulations to our MoneyWise winners!

Kathryn - Age 3  
member from Apple Valley

Amanda - Age 13  
member from St. Cloud

## COMING SOON!

### New Full Service Branch in Maple Grove



On Tuesday June 9, 2009, we will be opening our new full service location in Maple Grove. We will be located off Elm Creek Blvd. (next to Famous Dave's). Join us as we celebrate our new location. Watch your mail for the official announcement and grand opening celebration invitation.

## NEW DEBIT AND ATM CARDS

On May 20th TruStone Financial will be switching from the Instant Cash Debit/ATM network and joining the NYCE Debit/ATM network. The main reason for the change is to provide an expanded national ATM network and to add additional features to our debit card program.

After the switch, cardholders will simply use their ATM/debit card to make surcharge free cash withdrawals at any TruStone Financial, MoneyPass, or CO-OP branded ATM location. The ATM locator found on our website will soon be updated to find participating locations.

The following features will also be added to the debit card program after the switch:

- PIN Now will provide the ability to self select the PIN on both debit and ATM cards.
- Cash Back at Point of Sale will offer the opportunity to get cash back at certain retailers by simply swiping the card, pressing the 'debit' button, entering the PIN and selecting the amount of cash you want back from the transaction.
- Debit Rewards will give debit card holders 1 point for every \$5 spent. Points will be able to be combined with points earned on TruStone Visa credit cards.

Please watch for more information in the coming weeks or call our Contact Center at 763-544-1519 or 1-800-862-1998.



14601 27th Ave. North, Suite 104  
Plymouth, MN 44557-4819

BULK RATE  
U.S. POSTAGE  
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MINNEAPOLIS, MN

FOR OUR MEMBERS IN THE HOME OF:

**APPLE VALLEY**  
14690 Galaxie Avenue, #110  
Apple Valley, MN 55124-1998  
(763) 544-1517  
(800) 862-1998

Office Hours  
M - F, 10:00am - 6:00pm

**GOLDEN VALLEY**  
6500 Olson Memorial Highway  
Golden Valley, MN 55427-4999  
(763) 544-1517  
(800) 862-1998

Office Hours  
M - F, 9:00am - 5:00pm

**MAPLE GROVE**  
7799 Main Street North  
Maple Grove, MN 55369  
(763) 544-1517  
(800) 862-1998

Office Hours  
M - F, 10:00am - 6:00pm

**RENVILLE**  
208 N. Main St. PO Box 467  
Renville, MN 56284-0467  
(320) 329-3174  
(800) 510-1972

Office Hours  
Lobby:  
9:00am to 4:00pm, M-W & F  
9:00am to 5:30pm, Th  
Driveup:  
8:00am to 4:00pm, M-W & F  
8:00am to 6:00pm, Th

**ROSEVILLE**  
2150 Lexington Avenue North  
Roseville, MN 55113-6453  
(763) 544-1517  
(800) 862-1998

Tellers: Weekdays, 10am to 6pm  
Drive Up: Weekdays, 8am - 6pm

**ST. CLOUD**  
620 Roosevelt Road  
St. Cloud, MN 56301  
(800) 862-1998

Lobby Hours  
M-F - 9:00am - 5:00pm  
Drive Up Hours  
M-F - 8:00am - 6:00pm

# SIMPLY STATED...

May 2009, Vol. 1

TRUE OR FALSE:  
TFCU IS RISING  
TO THE CHALLENGE.

# TRU



At Teacher Federal Credit Union  
we are redefining our commitment to **you**.

## DEAR MEMBERS,

Today we start a new chapter in our 70 year history and our tradition of service to our members. This new chapter will be entitled "TruStone Financial."

After many months of consideration, your Board of Directors has decided to change the name of your credit union. Starting June 1, 2009, we will be known legally as "Trustone Financial Federal Credit Union." More informally, we will be nicknamed as "TruStone Financial" and casually some people may just call us "TruStone." And we wouldn't be realistic if we did not expect many of you to keep calling us "Teachers!" You may have heard the old line that says "The only constant thing is change." Well, it's true, but that's a lot of change on one day!

What's not changing? Our legacy as the preeminent credit union for teachers in the State of Minnesota. Your trust and loyalty that helped make our credit union one of the 15 largest financial institutions in the state. And there are over 600 headquartered here! It is quite an accomplishment, and we owe it to you.

In fact, we are building our new vision on the very same values you brought to the table 70 years ago, in an era not unlike that of 70 years ago. Our philosophy is built on the timeless virtues of education and discipline that the educator community holds in common. We believe this message can benefit the rest of the world, and we want to share what we've learned with people who will use the knowledge. In today's world, it's clear that people need the help. With your support we can bring a message of financial education and financial discipline to more people. We can help people better understand money. We can encourage people to save more. We can continue to earn our members' trust, and they will let us be a force for positive change in their lives.

There are numerous examples of people in our membership that have maintained financial discipline and saved money on modest incomes – and they didn't have to live a spartan existence to do it. Let's teach the rest of the world how to do this!

That will be our new legacy:  
Growing from a credit union for teachers – to a credit union that **teaches**.

Please join with us in celebrating our new name and our new vision:  
TruStone Financial.  
Grounded in Trust.

Stephen Bohlig  
Chairman

Matt Wohlers  
CEO



Grounded In **Trust**.

## HELPING YOU THROUGH THE TRANSITION...

### THE BRAND PROCESS

Our brand promise is to educate and help you feel empowered, confident, and in control of your financial future. We deliver this promise by asking you questions and offering our full undivided attention to understand your current life situation and future plans before offering solutions.

### ANSWERING YOUR QUESTIONS

Although our name has changed, our core values for commitment and service remain the same. Listed next are answers to some of the questions you might have about the name change. Please feel free to approach any of our staff members if you have additional questions or call us at 1-800-862-1998.

### Q & A

#### WAS THE CREDIT UNION SOLD OR HAS IT MERGED?

No, Teacher Federal Credit Union has become TruStone Financial but we're the same great credit union. We have not been sold and we have not merged with another institution.

#### WHY ARE YOU CHANGING THE NAME AND LOGO?

We've spent the last two years examining how to better serve more of the community and sharing our desire to teach others about money. We saw the need for a new name, logo and image to set us apart from other financial institutions and better reflect who we are.

#### WILL THIS AFFECT MY ACCOUNT?

Your accounts will not change.

#### I CURRENTLY HAVE A LOAN WITH THE CREDIT UNION.

##### WILL THIS AFFECT MY CREDIT REPORT?

##### WILL THE LOAN BE LISTED TWICE?

No. In the future you will see TruStone Financial Federal Credit Union listed as the creditor for your loan, but each loan account will only be listed once.

#### DO I NEED TO NOTIFY MY EMPLOYER REGARDING MY PAYROLL BEING DIRECTLY DEPOSITED?

No. You do not have to do anything in order for your direct deposit to continue. The information that your employer sends to TFCU will continue to come to TruStone Financial Federal Credit Union.

#### WILL MY CHECKS AND ATM CARD STILL WORK?

Yes. The next time you reorder checks, they will bear the name of TruStone Financial. Your ATM card will continue to work as well. With the reissuance of ATM, debit and credit cards, the cards will come with the new name of TruStone Financial.

#### HOW WILL THIS CHANGE AFFECT MY BRANCH?

##### WILL I CONTINUE TO BE SERVED BY THE SAME PEOPLE?

Plans are underway to upgrade our existing branches to better serve you. The same friendly smiles that have greeted you in the past will continue to greet you when you visit TruStone Financial. Our hours are changing to serve you better too. Monday - Friday 8 am - 6 pm and Saturdays from 9 am - noon.

#### WHAT WILL BE IMPACTED BY THE NAME CHANGE?

Beginning June 1st, all of our printed materials and signs will be changed to reflect the new name, but we are still the same credit union providing the service you expect. In addition, a more user-friendly website will be available at [trustonefinancial.org](http://trustonefinancial.org).

