

Member Link

A TRUSTONE FINANCIAL FEDERAL CREDIT UNION NEWSLETTER



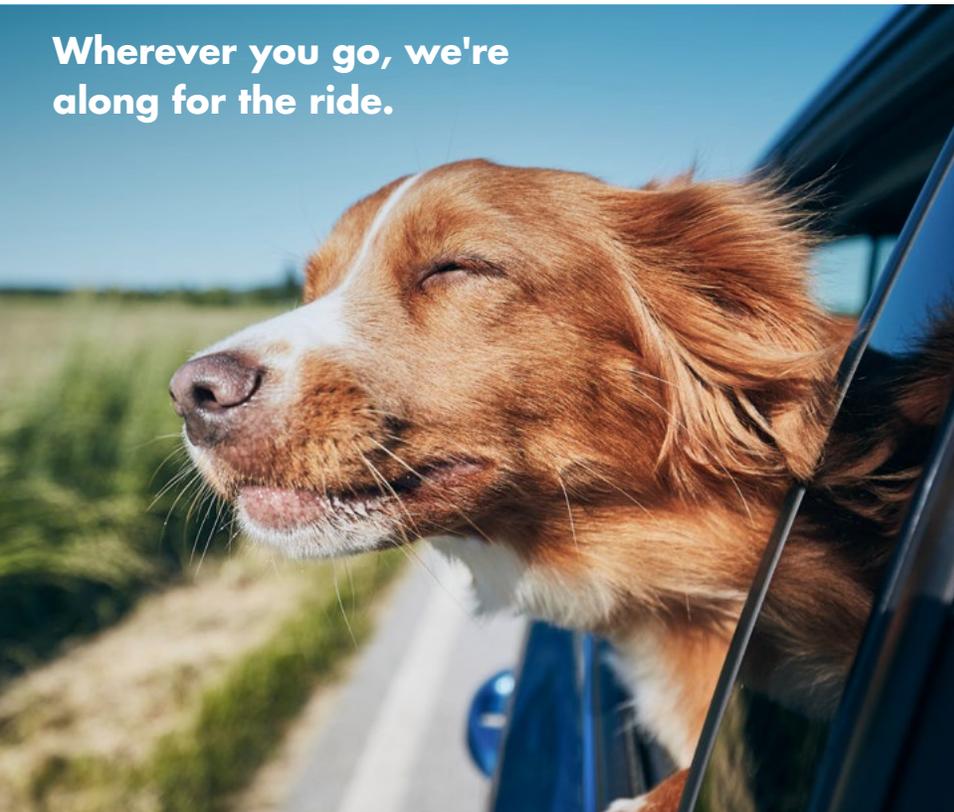
FALL 2020

For up-to-date information on TruStone news and events, visit TruStoneFinancial.org

AUTO LOANS

RATES AS LOW AS **2.74% APR***

Wherever you go, we're
along for the ride.



Now through October 31, 2020, you could get an **auto loan as low as 2.74% APR* for up to 60 months!**

Plus, with an auto loan from TruStone Financial:

- Make no payments for 90 days**
- Use it for purchases or for refinancing an existing loan
- Choose from a variety of term options

Get started today! Apply online, at your neighborhood branch or by calling 800.862.1998.

*Lowest available rate for up to 60 months includes discounts for TruStone Visa® Credit Card and automatic payment from a TruStone account. Current TruStone auto loans are eligible for refinance with a minimum of \$5,000 in additional disbursements. 60 monthly payments of \$17.85 per \$1,000 borrowed. Actual rate is based on credit history, collateral and length of repayment period. Must close by 10/31/20.

**Payments can be deferred up to 90 days. Interest will continue to accrue.

CURRENT PROMOTIONS | GREAT RATES FOR GREAT NEIGHBORS

Are you shopping for a new checking account or credit card? We have you covered with great options and low rates! Check out our Current Promotions page to see the deals we're offering members right now.

Visit TruStoneFinancial.org/promotions

TRURATE CHECKING
EARN UP TO **2.02%** APY¹
\$2,000 BALANCE REQUIREMENT

1) Conditions apply. Contact a banker for additional information about applicable fees and terms.

ALSO FEATURED IN THIS ISSUE:

Member Calendar Photo Winners **PAGE 2** // COVID-19 Scams **PAGE 3** // Merger Updates **PAGE 4**

QUICK & EASY LESSONS FROM OUR FINANCIAL EDUCATION CENTER

Have you tried out our Education Center yet? This free digital program helps teach you about the financial topics that are most relevant to you. Just answer a few questions and you'll get your unique lesson plan, or choose a lesson on any topic you're interested in. These interactive, short lessons make it easy to buff up on your financial knowledge.

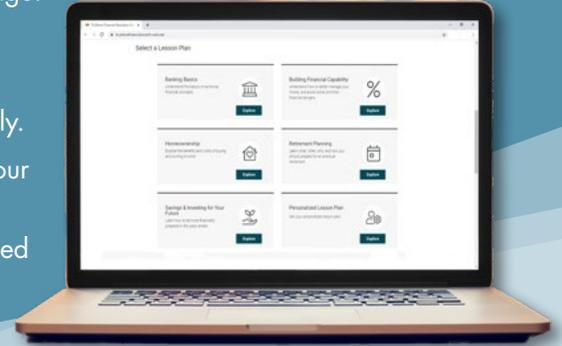
Here are just a few of the lessons we offer:

FIRE Lifestyle—learn how you can become financially independent and retire early.

Credit Cards—learn the basics of these tools and how they can be an asset in your personal finance plan when used responsibly.

Preventing Elder Financial Abuse—learn how to help protect your elderly loved ones and their assets from fraudsters, caregivers or even family members.

Visit TruStoneFinancial.org/Financial-Education to get started.



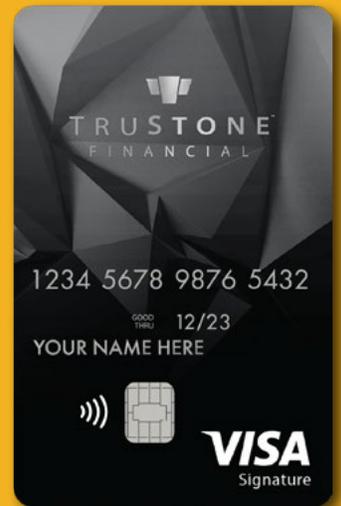
GO VERTICAL & GET REWARDS FASTER

Open a Visa® Signature credit card and enjoy **0% Intro APR for 6 months**¹ on purchases, balance transfer and cash advance. **Ongoing Variable APR: 9.90% - 15.65%**. Plus **\$0 Annual Fee** and **\$100 cash bonus**².

For more information, visit

[TRUSTONEFINANCIAL.ORG/GOVERTICAL2020](https://TruStoneFinancial.org/GOVERTICAL2020)

1) 0.00% Introductory Annual Percentage Rate (APR) for 6 months from account opening for new accounts opened by 12/31/2020. After that, APR will be 9.90% to 15.65% based on credit worthiness. APR will vary with the market based on the Prime Rate. Rates effective 9/1/2020. 2) \$10,000 reward bonus points awarded when cardholder spends \$1,000 within 90 days of opening and may be redeemed for \$100 cash back or other merchandise. Cash back option will be deposited into a TruStone checking or savings account. Recipient is responsible for any taxes incurred on cash back.



TruStone Financial PHOTO CONTEST

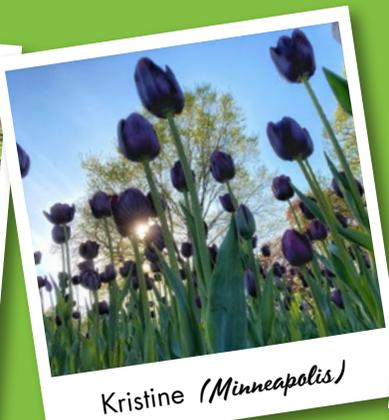
Congratulations to the winners of the TruStone Financial Member Photo Calendar Contest!

We had so much fun looking at all of your photography. Here are just a few of the photos that had the most votes.

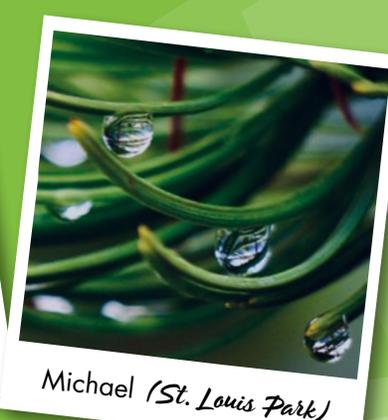
Thank you to everyone who shared a photo, as well as everyone who voted for their favorites! We hope you all participate again next year. Make sure to pick up your copy of the 2021 calendar at your local branch in November.



Garry (St. Paul)



Kristine (Minneapolis)



Michael (St. Louis Park)



Paul (Racine)

HOW TO SPOT A COVID-19 SCAM

Scammers long ago figured out that the best way to trick someone is to scare them into acting before they have time to think.

Sadly, there are many people out there who are taking advantage of the fear and uncertainty that this global pandemic has caused. The best way to protect yourself from a COVID-19 scam is to know how to spot one.



Here are some red flags to look out for:

Red flag: Someone claims they can expedite your stimulus check

If the government issues another round of stimulus checks, be aware that there have been scammers claiming to be able to expedite your payment. If you receive calls or emails from someone claiming to be able to get you your money faster, hang up on them or delete the email.

Red flag: A “government official” contacts you and asks for your bank account info

Government agencies will not unexpectedly call or email you to ask for your bank account or other personal information. In general, you should never provide sensitive information when someone asks you for it through an unsolicited call or email. Only provide sensitive information over the phone to trusted organizations when you initiated the call.

Red flag: A work-from-home opportunity seems too good to be true

There are plenty of legitimate companies who are hiring for permanently remote roles. However, if a job opportunity seems too good to be true, go with your gut and look elsewhere. Criminals have used the increased demand for remote work to scam people into becoming money mules—meaning a person who unknowingly moves money that was obtained illegally.

Signs a work-from-home opportunity is actually a money mule scheme include:

- Being asked to open a bank account in your name for a business
- Being asked to receive funds in your personal account and then transfer them
- Being allowed to keep a portion of the money you transfer
- Being paid for little or no effort

Learn more about money mule schemes on the FBI’s website.

Red flag: Someone claims they have a cure or vaccine

There is no cure or vaccine for COVID-19 that has been approved by the FDA yet. Ignore anyone claiming to have one. Get accurate, up-to-date information regarding the coronavirus from the CDC or World Health Organization.

Red flag: Someone is offering an at-home test with instant results

There are also currently no COVID-19 tests that can be processed at home. There are tests that you can take at home and send into a lab for analysis, but none that give you results immediately. If you are contacted by someone you don’t know and offered a home test, it is a scam.

Call your physician if you have symptoms of the virus, and ask them to refer you to a testing site. You can also find a testing location near you on the US Department of Health and Human Services website. Thanks to the Families First Coronavirus Response Act, you can get a test for free in the US, even if you are uninsured, so remember that you do not have to pay for a test.

Other tips to avoid scams and fraud

Here are additional tips that can help you avoid being a victim of a COVID-related scam or fraud:

- TruStone will never ask you to give us your account number, password or any other private information via email.
- Government agencies will never ask you to pay with gift cards—if you get a call from someone demanding you to pay a fee by purchasing a gift card and giving them the card information, it is a scam.

Visit **TruStoneFinancial.org** for more security tips. Hopefully these tips will help you stay alert and avoid a COVID-19 scam. But what happens if you have already become a victim of one?

Report it! Know that you are not the only one who has been tricked by this scam, and by reporting it, you can help prevent others from going through the same thing by providing valuable information to authorities. COVID-19-specific fraud can be reported on the US Department of Justice’s National Center for Disaster Fraud (NCDF) complaint website. You can report other scams to your local consumer protection agency or, for internet scams, at the FBI’s Internet Crime Complaint Center.

Editor’s note: information in this article was sourced from NAFCU (National Association of Federally-Insured Credit Unions), the FBI, USA Today and the CDC.

VOTE YES

UPCOMING VOTE ON CHARTER CHANGE



In conjunction with our merger with Firefly Credit Union, we are pursuing a change from a federal to a state charter. Under a state charter, we would have greater flexibility to expand beyond the current areas we serve today.

What the charter change means to you:

- In order to convert to a state charter, we need a majority vote in favor of the conversion from our members. A notice of a special meeting, along with a ballot and voting instructions will be sent to all eligible TruStone members.
- The Board of Directors and management team recommends very strongly that members authorize TruStone's conversion to a state charter. As a state-chartered credit union, we would have the opportunity to strategically grow into new counties in both Minnesota and Wisconsin and be better positioned to serve our members moving forward.

For more information about the merger with Firefly, and to find answers to frequently asked questions, please visit TruStoneFinancial.org/BetterTogether. Please contact us with any questions at **800.862.1998**.

READY FOR YOUR NEXT CHAPTER?

Since 1986, TruStone Home Mortgage has helped thousands of people in Minnesota and Wisconsin finance their dream home. We can help you through all stages of the home-buying journey, from getting you pre-qualified, to matching you with the right loan products, to closing on the perfect place. We'll help you start your next chapter.

Visit TruStoneHomeMortgage.com to see current rates, find helpful tools like mortgage calculators and more. Or you can give us a call at **763.595.4010** to learn how we can help you make a house your home.



SECURITY TIPS

TruStone Financial is always vigilant in protecting our members' personal and financial information. We maintain the highest security we can in our products and systems so that you can have peace of mind that your money is safe. While we do our part, we need your help, too. Some of the easiest steps you can take to protect your information include:



- Using Digital Banking to monitor your transactions
- Shredding any documents that contain sensitive information
- Updating your passwords, using different passwords for each account, and keeping your passwords private
- Updating the software on your devices
- Regularly checking your credit report

For more security tips, visit the News & Resources section of our website.

IMPORTANT DATES

For up-to-date information on TruStone events, visit TruStoneFinancial.org

OCTOBER 12

Columbus Day/Indigenous Peoples' Day | **OPEN**

NOVEMBER 26

Thanksgiving Day | **CLOSED**

DECEMBER 24

Christmas Eve | **CLOSING AT NOON**

DECEMBER 25

Christmas Day | **CLOSED**

[TRUSTONEFINANCIAL.ORG](http://TruStoneFinancial.org)

Phone // 800.862.1998

TruStoneFinancialFCU

@TruStoneFCU

TruStone Financial

MN LOCATIONS

- BOONE AVENUE // 605 Boone Ave N.
- BURNSVILLE // 14300 Nicollet Crt., Ste. 100
- HIGHLAND // 757 Cleveland Ave. S.
- LYN-LAKE // 2817 Lyndale Ave. S.
- MAPLE GROVE // 7851 Elm Creek Blvd.
- NE MINNEAPOLIS // 527 Central Ave. NE., Ste. 2
- OAKDALE // 7860 32nd Ave. N.
- ROSEVILLE // 2150 Lexington Ave. N.
- ROGERS // 14115 James Rd., Ste. 300
- ST. CLOUD // 3240 W. Division St.

WI LOCATIONS

- GREENFIELD // 8400 W Forest Home Ave.
- GREEN BAY ROAD // 6715 Green Bay Rd.
- NORTHSIDE // 2707 30th Ave.
- MILWAUKEE-CUDAHY // 5570 S. Packard Ave.



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