

Member Link

A TRUSTONE FINANCIAL FEDERAL CREDIT UNION NEWSLETTER



SPRING 2020

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

HOME EQUITY LOANS

RATES AS LOW AS 3.57% APR*



Time to renovate or consolidate?
Do it this spring with a great rate!

For a limited time, you can secure a home equity loan for as low as **3.57% APR with no closing cost options available.****

Home equity loans and lines of credit let you tap into the value of your home. Use your home's equity to:

- **Renovate** your home
- **Consolidate** high-interest debt
- **Educate** by paying for tuition

Learn more about how you can add value to your home or invest in yourself by unlocking your equity. Visit TruStoneFinancial.org or stop into your local branch.

*APR = Annual Percentage Rate. Advertiser rate includes discounts for activated TruStone Visa credit card and automatic loan payments from a TruStone account. Rates are based on credit history, loan-to-value ratio, occupancy, and loan term and type, so actual rate may differ.

**Terms and conditions apply. Appraisal fee may apply. Other closing costs waived up to \$1,000. Minimum new disbursements of \$20,000 required. Promotion valid on applications received between 3/23/20-5/30/20 and closed by 6/30/20.

SPRING SHRED EVENTS

COURTESY OF YOUR NEIGHBORHOOD CREDIT UNION

Mark your calendar for our upcoming shred events!

Securely dispose of your confidential paper documents for free at your neighborhood branch. Learn more about what to shred and what to keep at TruStoneFinancial.org/Shred.

All shred events run from **9 AM to 12 PM**.

While you're there, please consider supporting financial education in the community! We will be collecting optional, tax-deductible donations to the TruStone Financial Foundation in the form of cash or check.

Maple Grove | April 25

Roseville | May 2

Burnsville | May 9

Green Bay Road | June 20

Greenfield | June 27

ALSO FEATURED IN THIS ISSUE:

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APRIL IS FINANCIAL LITERACY MONTH

We want our members to be equipped with the knowledge they need to make important decisions about their finances. That's why we offer resources like the TruStone Financial Education Center.

For Financial Literacy Month, make it a goal to learn about some of the financial topics that are most relevant to you. With the short, interactive digital lessons in our TruStone Financial Education Center, you can learn about credit cards, paying for college, choosing insurance, 401(k) plans and much more.

Go to TruStoneFinancial.org/financial-education to get started.

You can win a \$100 Visa Gift Card!

Find us on Facebook to learn more about how you could win a \$100 Visa® gift card for using the Education Center during Financial Literacy Month. No purchase necessary to enter or win.



TEACH THE VALUE OF SAVING

It's never too early to learn the value of saving! Open a MoneyWise Youth Primary Share account for your young saver and enjoy no fees and great dividends. TruStone Financial will even match the opening deposit on any new account up to \$10.

Available for those under 18. Allow up to 30 days for matched funds to be deposited. Accounts closed within six months may forfeit matched funds.

COLORING CONTEST

Have your young saver enter our coloring contest for a chance to win a \$25 gift card! Visit your local branch or our website to pick up a coloring sheet, and submit it by April 30 to be entered to win.

For contest details, and to print the coloring sheet, visit TruStoneFinancial.org/MoneyWise.



TRUSTONE FINANCIAL IS DEDICATED TO EDUCATION

TruStone Financial was founded by teachers, for teachers in 1939. In the past 80+ years, we've expanded to serve more than just the teachers' community, but education has remained one of our guiding values. Today, the credit union and its divisions support education with scholarships for students, community service to financial education programs for youth, partnerships that support teachers' classroom needs, free online financial education and more.

To stay in the loop about the credit union's efforts to support education in our communities, visit the news section of TruStoneFinancial.org, TruStoneHomeMortgage.com or TruStoneFoundation.org.

SAVE THE DATE!

TRUSTONE FOUNDATION 5K FUN RUN

The TruStone Financial Foundation will be hosting our first-ever 5K Fun Run. All proceeds will be donated to the Foundation to fund financial education and other charitable efforts in the communities we serve.

Where: Plymouth Creek Park Hilde Center

When: Saturday, August 8, 2020. 9 AM.

Prizes | Free Shirt | Fun!

Mark your calendar and watch for more information, including how to register, at TruStoneFinancial.org/Events

TWO-FACTOR AUTHENTICATION: WHAT IS IT AND WHY SHOULD I USE IT?

Have you ever set up an account or gone to log into an account, and you were prompted to enter a code that was sent to your phone or email? That two-step process is a common type of two-factor authentication, which is a great tool for protecting your information online.

What is Two-Factor Authentication?

Two-factor authentication, also called 2FA, is an added security measure for your online accounts. We live in a time when cybercrime has become more advanced and large companies have had their customers' information stolen. It is more important than ever to take extra steps to keep your information safe. 2FA is one easy way to do that.



How does two-factor authentication work?

When an account is set up to use two-factor authentication, you will enter your username and password as usual. Next, instead of immediately having access to the account, you will be prompted to provide another piece of information. For the 2FA process TruStone uses, you enter a one-time code that is provided to you via a phone call or text message, and you do this only for the first time you access your account on a new device. With other types of 2FA, you enter something else, like an answer to a security question or a PIN number. Some 2FA systems require software-generated codes or codes provided to you via push notifications. And some accounts may require you to use 2FA every time you log in.

Why should I use two-factor authentication?

You should use two-factor authentication because it is one simple step you can take to keep your information secure online. It is easy to set up and goes a long way in protecting your information from hackers. If you only have a password set up for an account, and that password is leaked, a hacker who gets ahold of it can access whatever information is stored in that account. If you have two-factor authentication set up for the account, though, the hacker would also need the extra piece of information—whether it's the answer to a security question or a code that was sent to your phone. Without that, the hacker can't get in.

How do I set up two-factor authentication for my TruStone accounts?

If you have signed in to Mobile or Online Banking recently, you have already set up 2FA. You only use 2FA upon your first login on a device, so you'll only be prompted to provide a code again if you sign in from a different device. If you want to update the phone number and email address you use for 2FA, go to your security settings. To navigate there in the mobile app, go to the menu (≡), click "settings" then "security." In online banking, click your name, then "settings" and then "security." Under "verification options," you can reset your 2FA settings.

For all of your non-TruStone accounts, log in and go to your security settings to see if you have the option of setting up two-factor authentication.

With just a few minutes of your time, you can greatly increase the security of your accounts by setting up two-factor authentication. The extra step in your log-in routine will be worth it if the wrong person ever gets ahold of your passwords.

Editor's note: some information in this article was sourced from Authy.

NEW & IMPROVED DIGITAL BANKING

We are excited to announce some serious enhancements to your Online Banking experience.

With this upgrade, you now enjoy:

- a simple, easy-to-use banking platform
- single sign-on across online and mobile banking—you only need one username and password
- improved security thanks to two-factor authentication

Log in today at [TruStoneFinancial.org](https://www.TruStoneFinancial.org) to experience better banking.

GO VERTICAL & GET REWARDS FASTER

Open a Visa® Signature credit card and enjoy **0% Intro APR for 6 months¹** on purchases, balance transfers and cash advances. **Ongoing Variable APR: 9.90% - 15.65%. Plus \$0 Annual Fee and \$100 cash bonus².**

Apply today at TruStoneFinancial.org/GoVertical.

1) 0.00% Introductory Annual Percentage Rate (APR) for 6 months from account opening. 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 3/17/20. Introductory offer available to new accounts opened by 12/31/20. See credit card terms and conditions for details. 2) See rewards program terms and conditions for full details.



UPCOMING EVENTS

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

- APRIL 22**
Annual Meeting | **CORPORATE CENTER**
- APRIL 25**
Shred Event | **MAPLE GROVE**
- MAY 2**
Shred Event | **ROSEVILLE**
- MAY 9**
Shred Event | **BURNSVILLE**
- MAY 27**
Memorial Day | **CLOSED**

REMINDER: ANNUAL MEETING

You're invited to join us for the credit union's Annual Meeting on April 22, 2020! Join us as we celebrate our members and look back on a prosperous year.

WHEN | Wednesday, April 22, 2020.
Refreshments at 6:00 PM. Meeting at 6:30 PM.

WHERE | TruStone Financial Corporate Center
14601 27th Ave N, Ste 104
Plymouth, MN 55447

RSVPs are appreciated but not required.
For more information and to RSVP visit TruStoneFinancial.org/annualmeeting.



TRUSTONEFINANCIAL.ORG

Phone // 800.862.1998

- TruStoneFinancialFCU
- @TruStoneFCU
- TruStone Financial

MN LOCATIONS

- BOONE AVENUE** // 605 Boone Ave N.
- BURNSVILLE** // 14300 Nicollet Cr., 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

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

MAKING A HOUSE YOUR HOME

When a home purchase is on your horizon, TruStone Home Mortgage is ready to help. Make the first steps toward finding your dream home by reaching out to our staff. We can guide you through every stage of the home buying process, from getting pre-approved to closing and beyond.

Visit TruStoneHomeMortgage.com today to begin making a house your home.



A division of TruStone Financial.

EMPLOYEE ANNOUNCEMENTS



CONGRATS BEN LITTLER

TruStone Financial is pleased to announce the promotion of Ben Littler to his new position as Branch Manager of our Highland Park (Saint Paul) location. Ben started at TruStone in 2015 and most recently served as Assistant Branch Manager of TruStone Financial's Roseville location. Ben is excited to serve the Highland Park community and members in his new role.



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