

Member Link

A TRUSTONE FINANCIAL FEDERAL CREDIT UNION NEWSLETTER



SUMMER 2020

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

CHECKING INTO SUMMER

WITH UP TO \$150 CASH BACK*



Start checking into summer with up to \$150 cash back when you open and use a new checking account at TruStone Financial!

- \$100 for recurring direct deposit
- \$50 for enrolling in eStatements
- Plus, earn more for referring friends and family¹

Choose the checking account that works best for you:

Value – no monthly fees. It's checking for everyday life.

Premium – Premium options for our neighbors.

TruRate – Truly better checking. Earn higher dividends with a higher balance.

Visit TruStoneFinancial.org to learn more and open an account today!

*Offer valid 6/8/20-8/16/20. Only one personal checking account per membership is eligible and member must not have a checking account with TruStone. Allow up to 60 days for deposits to be made. Recipient is responsible for any applicable taxes. Other conditions apply.

¹To learn more, visit ReferTruStone.com

SUMMER AND FALL SHRED EVENTS

Mark your calendars for these upcoming Shred Events!

All shred events run from **9 AM to 12 PM**. Members will be served on a first-come, first-serve basis. For everyone's safety, we will follow social distancing guidelines.

Summer and Fall 2020

Burnsville // August 22 Boone & Highland // Sept. 19
Rogers & Cudahy // Sept. 12 Maple Grove & Roseville // Sept. 26

To learn more about what to shred and what to keep, visit TruStoneFinancial.org/shred

NEW AND USED AUTO LOANS

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



Call us at 800.862.1998 or visit TruStoneFinancial.org to learn more.

**Lowest available rate includes discounts for TruStone Visa® Credit Card and automatic loan payment from a TruStone account. Actual rate may differ and is based on credit history, loan term and collateral.

ALSO FEATURED IN THIS ISSUE:

Better Together **PAGES 2-3** // Scholarship Winners **PAGE 3** // Financial Literacy Month and Coloring Contest Winners **PAGE 4**

BETTER TOGETHER

Exciting news from your neighborhood credit union



In early May, we made two exciting announcements: your CEO, Tim Bosiacki, plans to retire in January 2021, and TruStone intends to merge with Firefly Credit Union in early 2021. The collaborative merger of TruStone Financial and Firefly Credit Union would provide the opportunity to implement best practices from both organizations to achieve more positive member impact and increase the value of a TruStone membership.

In case you missed this news, here are some answers to frequently asked questions:

1 // How would this partnership benefit TruStone Financial members?

More branch locations. Together we'd have 23 branches in Minnesota and Wisconsin, resulting in nearly 80% of our members living within 5 miles of a branch location in the Twin Cities and Wisconsin.

Same knowledgeable, friendly employees.

The staff at our branches and call center would continue to be available to serve you.

More responsive to evolving financial needs.

This partnership would allow the credit union to better anticipate and meet the financial needs of its membership in a rapidly-evolving financial services industry.

2 // How will my accounts be affected?

There would be no immediate effect on your accounts. At this time, there is nothing you need to do, and we are working hard to make sure the merger will be as seamless as possible for our existing and new members. If there are any changes to accounts or product offerings, they would not occur until 2021. Until that time, we encourage you to conduct business as usual.

3 // What is a collaborative merger?

Unlike a traditional bank merger, this is not an acquisition or buyout. This is an exciting partnership between two like-sized, well-performing credit unions that are moving forward with a collaborative, strategic merger to better serve our members. As part of this merger, TruStone Financial would convert from a federal credit union to a credit union chartered by the state of Minnesota.

4 // Is the name changing?

Upon the successful merger of our two organizations, the credit union would become TruStone Financial Credit Union. (We will drop "Federal" from the name when the change to a state charter is approved.)

More Access.



190,000+ Served

190,000+ members means
more member value

More Convenience.



23 Locations

Approximately 80% of the combined
membership will be within 5 miles of a branch

More Value.



\$3 Billion in Assets

Second largest credit union in Minnesota,
and in the top 100 in the United States

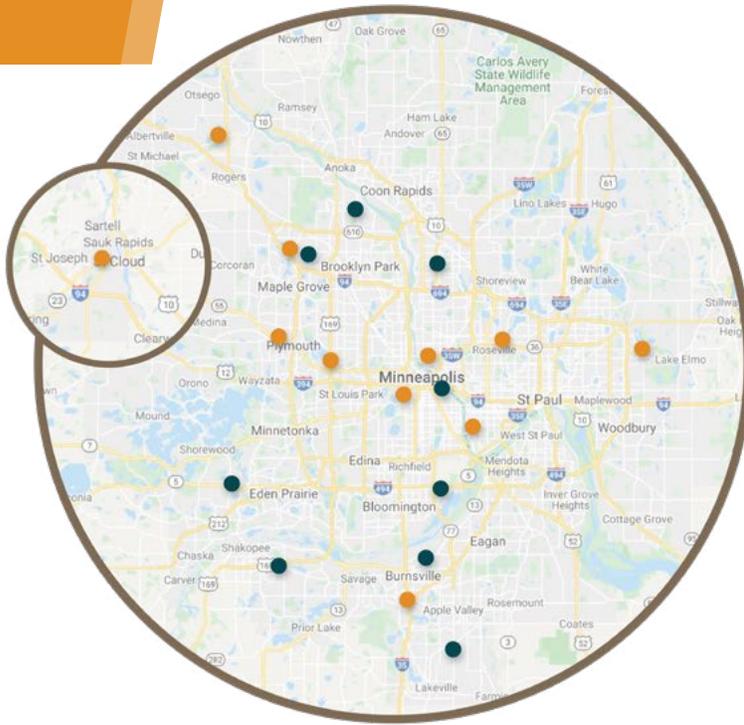
5 // Who would lead the new organization?

Upon Tim Bosiacki's retirement and upon the completion of the merger, Dale Turner, president and chief executive officer of Firefly would be named president and chief executive officer of TruStone.

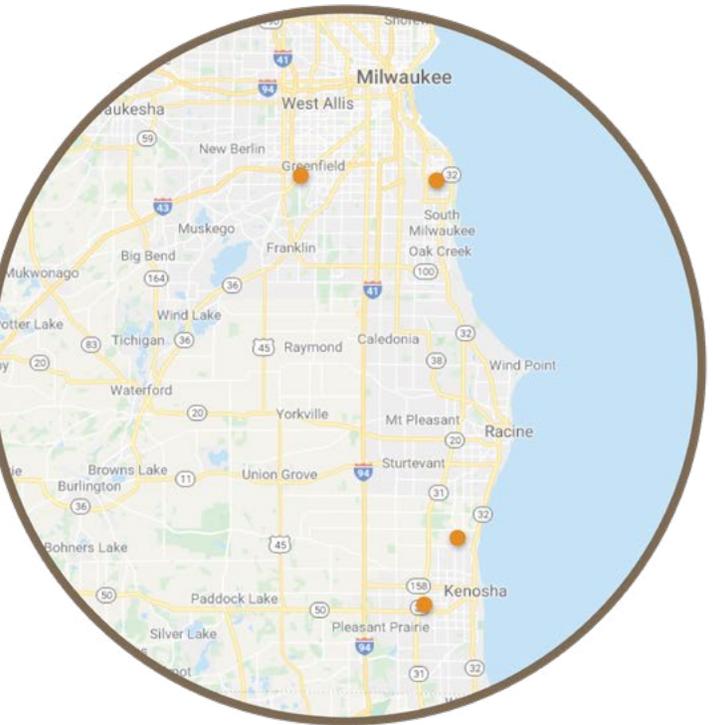
We know our members will have many more questions during this process, and we will continue to keep you informed every step of the way. For now, if you have questions, you may find the answers at TruStoneFinancial.org/BetterTogether.

If you have additional questions, please contact us at 800.862.1998.

MINNESOTA



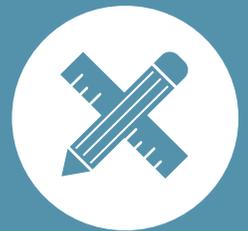
Current TruStone Financial locations



Current Firefly Credit Union locations

STOCK UP ON SCHOOL SUPPLIES

When you shop at Office Depot and OfficeMax, you not only enjoy a discount; you also help support financial education. For every purchase you make, the TruStone Financial Foundation will receive a rebate to help fund scholarships and other programs that help the community. To receive your Office Depot purchasing card, text TRUSTONESPC to 555-888.



CONGRATULATIONS TO OUR 2020 SCHOLARSHIP WINNERS

We're excited to announce the winners of this year's TruStone Financial Foundation scholarships! Congratulations to these 12 students, whose hard work, dedication and academic excellence have earned them a scholarship toward educational expenses. Thank you to the Foundation for providing \$15,000 to help these high school grads achieve their dreams.

\$2,500 AWARDS//

Mackenzie O.

Saint Mary's College
(Rogers, MN)

Isabella D.

University of MN-Duluth
(East Bethel, MN)

\$1,000 AWARDS//

Taylor G.

Columbia University
(West St. Paul, MN)

Ellie A.

College of St. Benedict
(Apple Valley, MN)

Lauren W.

Ridgewater College
(Renville, MN)

Julia C.

University of St. Thomas
(Bloomington, MN)

Emma M.

University of WI-Madison
(Oak Creek, WI)

Anna C.

University of WI-Eau Claire
(Andover, MN)

Chelsea H.

Itasca Community College
(Brooklyn Park, MN)

Annelise W.

University of Notre Dame
(Rosemount, MN)

Eleanor M.

St. Olaf College
(Minneapolis, MN)

Cassandra N.

Luther College
(Lakeville, MN)

Visit TruStoneFoundation.org to learn more.

CONGRATS TO OUR FINANCIAL LITERACY MONTH CONTEST WINNERS

Blake, Helane, Isabel, Lacy and Svitlana used our Education Center to learn about financial topics that interest them and impressed us with their thoughtful responses to money-related questions! They each won a \$100 Visa® gift card.

Thank you to everyone who participated. We received so many inspiring, thoughtful responses, and narrowing them down to five winners was not easy.

See the winners' responses at [TruStoneFinancial.org/financial-literacy-month-contest-2020](https://www.TruStoneFinancial.org/financial-literacy-month-contest-2020)

COLORING CONTEST WINNERS

Congrats to this year's Coloring Contest winners!

Jayne



Emma



Caleb



Logan



MEMBER TIP: TOUCH-FREE PAYMENT

For fast and easy checkouts, we offer the following touch-free payment options:

- Tap-to-pay Visa® credit and debit cards
- Samsung Pay™
- Apple Pay™
- Fitbit Pay™
- Garmin Pay™

These touch-free payment types utilize a process called tokenization for highly secure transactions. Just hold your card or device up to the card reader, and your payment will process in a couple of seconds.



EMPLOYEE ANNOUNCEMENTS



CONGRATS BEN GIBNEY

Ben has been promoted to SVP, Director of Consumer Lending! Ben brings 20 years of experience and has been with TruStone since 2017 and most recently served as Card Services Manager. In his new role, Ben will be responsible for the daily operations and results of the direct consumer lending division.



WELCOME ERIC RAPP

Eric joined TruStone's Commercial Lending team as AVP, Commercial Lending Officer. He brings more than 20 years of experience in the commercial real estate industry to this role. Eric is skilled in developing relationships and looks forward to being of assistance to investors, businesses, brokers and capital market professionals.

UPCOMING DATES

For up-to-date information on TruStone events, visit [TruStoneFinancial.org](https://www.TruStoneFinancial.org)

JULY 4

Independence Day | **CLOSED**

SEPTEMBER 7

Labor Day | **CLOSED**

[TRUSTONEFINANCIAL.ORG](https://www.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

GREEN BAY ROAD // 6715 Green Bay Rd.

GREENFIELD // 8400 W Forest Home Ave.

MILWAUKEE-CUDAHY // 5570 S. Packard Ave.

NORTHSIDE // 2707 30th Ave.

TRUSTONE
FINANCIAL

Your Neighborhood Credit Union

MemberLink is published for members of TruStone Financial. Address all correspondence to Editor, MemberLink, c/o TruStone Financial, 14601 27th Ave. N., #104, Plymouth, MN 55447. Material in this newsletter should not be considered legal, financial or other professional advice. Neither the publisher nor TruStone Financial assumes liability for loss or damage as a result of reliance on this material. Websites not belonging to TruStone Financial are for informational purposes only. No endorsement is implied. ©2020 TruStone Financial Federal Credit Union.

Federally insured by NCUA.

