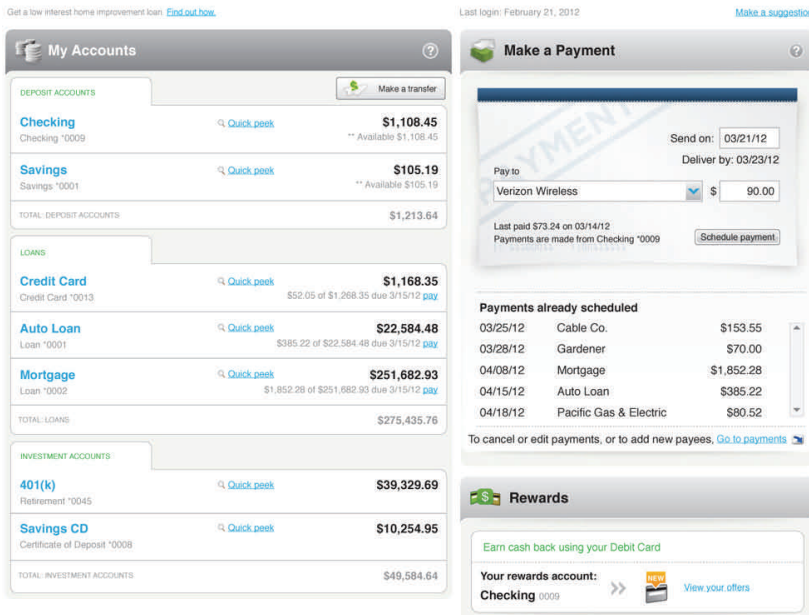


## New Home Page for TruWest's Online Banking

TruWest is continually looking for ways to make your financial life a little easier, which is why we have upgraded the look and functionality of your Online Banking account. The redesigned homepage gives you more comprehensive access to your accounts, transactions and financial tools.



Click here to enlarge image

- Review all accounts, balances and recent transactions on one page
- Make quick transfers between accounts
- Pay and view bills from one easy location
- Track expenses and review past spending with FinanceWorks™
- Take a quick peek at recent transactions
- Review transactions through a new account history page
- Access your [Purchase Rewards](#)

Log into your [Online Banking](#) account today to check it out. Don't have an Online Banking account? No problem. Visit [truwest.org](http://truwest.org) and click "Enroll Now" below the login button.

## Calculate the Possibilities

TruWest Credit Union is here to help you make informed financial decisions. We understand that planning and budgeting is as important as ever, which is why we now offer a comprehensive collection of *free* online loan calculators. You can even email the results to yourself so you can save, print or share with others!

Here is a sample of the calculator topics you have access to:

### Auto

- How much will my auto loan payments be?
- Which auto loan is better for me?
- What loan term should I choose?

### Credit Card

- How important is the interest rate (APR)?
- Is a lower rate worth paying an annual fee?
- How much will it cost to pay off my balance?

### Home

- How much can I afford to borrow?
- How much will my mortgage payments be?
- Which lender will save me more on a home loan?

[Click here](#) for more.

**How much will my auto loan payments be?**

Inputs
Results
Graphs
Tables
Help

Purchase price	\$0
<a href="#">Cash rebate</a>	\$0
<a href="#">Value of your trade-in</a>	\$0
Amount owed on your trade-in	\$0
<a href="#">Down payment</a>	\$0
<a href="#">Loan term (months)</a>	1
Interest rate	0.000 %

Apply Now


Live Help
[Calculate Results >](#)

Your email address:

Email the results to me in printable format.

Email me special offers and promotions from TruWest Credit Union. [We value your privacy.](#)

Email Format:  HTML  Text



## TruWest Members' Market: Place Your Ad with Us!

Looking for a way to eliminate some clutter? TruWest's Members' Market is a unique marketplace where members come to buy and sell their items. It only costs \$2 to place an ad, which will go directly to charity. As part of the TruDifference, TruWest donates 100% of Members' Market proceeds to support the Children's Miracle Network which benefits Phoenix Children's Hospital and Dell Children's Medical Center of Austin.



Placing an ad is easy. Simply [click here](#) to visit the Members' Market page and follow the instructions. All ads are displayed on the first business day of each month and will run for the entire month.

If you have any questions about Members' Market, please contact us at (AZ) 480.441.5900, (TX) 512.996.4000 or toll-free 1.855.TRUWEST (878.9378).

\*Neither TruWest Credit Union (TruWest) nor any providers of information to this service make any warranties, express or implied, as to results obtained from use of information provided by this service. Neither TruWest nor any of its providers of information shall have any liability for the accuracy of the information contained in this service, or the contents of any advertisements, or for assertions or omissions therein. None of the foregoing parties shall be liable for any third-party claims or losses of any nature, including, but not limited to, lost profits, punitive or consequential damages. TruWest reserves the right to modify the text of any submitted ad or remove any listing or any advertisements for any reason at any time.

## What is Shared Branching?

As a member of TruWest, you may have heard the term "shared branching" or "look for the swirl" but weren't quite sure what it meant. Shared branching is a great program that hundreds of credit unions nationwide participate in to benefit you.

Shared branching allows you to access your TruWest account at any of the 4,500 participating credit union locations. CU Service Centers' National Shared Branch Network links participating credit unions electronically, allowing members to do "branch banking" even if it's not a TruWest branch. This is a huge benefit to TruWest members who travel, whose workplaces aren't near one of our locations or who simply enjoy the convenience of expanded access.

Just look for the CU Swirl logo on the door of any credit union location and you can:

- Make deposits and withdrawals
- Make loan payments
- Receive loan advances
- And more!

Many shared branches also offer transfers, statement histories, money orders, traveler's checks and notary services. Because services vary from one location to another, be sure to check with individual branches before your visit for a complete list of available services.

Access to shared branching is also a complement to CO-OP Network's 28,000 conveniently located, surcharge-free ATMs. To find a CU Service Centers location or CO-OP Network ATM near you, visit [truwest.org](http://truwest.org) to use our handy locator tools.



## Save Money at the Pump

With high fuel prices, many drivers are suffering financially. Thankfully, there are several vehicle-associated costs that are within your control. You can save a lot of money by making a few changes to the way you drive and use gas.

### Consider downsizing

Large, heavy vehicles can burn up to three times as much fuel as small cars; so if it's time for a trade-in, you may want to consider a vehicle that is built to get good gas mileage. If you are truly ready to reduce fuel consumption, a hybrid car might be a good option. Since they run on a combination of gasoline and electricity, they are an economical and ecological choice.



### Maintain your vehicle

Preventative maintenance not only makes for a safer, more secure ride, but keeping your vehicle's parts in tiptop shape will extend fuel usage over time. Keep your air filter clean, tires pumped with the right amount of air, the clutch adjusted (if applicable) and make sure your engine is filled with enough clean oil. Also, since most cars, trucks and SUVs are built for regular unleaded, don't upgrade to pricy premium unless necessary.

### Drive smart

Before taking off, look for unnecessary heavy objects you may be carrying both on the exterior and interior of the vehicle. Carting around items such as a tool kit, stereo equipment and ski or bike racks can affect your gas mileage. If you don't need immediate access to the items, store them elsewhere.

Chart your course carefully. Choose the route with the flattest terrain and fewest stops, and if at all possible, avoid traffic jams and stop and go driving. Have a navigation system? Use it to find the quickest path and to prevent wasting gas by getting lost.

Other ways to save gas include (when safe and appropriate), turning the car off rather than idling, traveling the right speed for each gear and not revving the engine or warming up newer vehicles. Use cruise control on the open road, coast down hills and accelerate slowly when leaving stoplights.

### Drive less

Reduce unnecessary trips by combining errands, and bike, walk or use public transportation whenever possible. If you have neighbors who work in the same general direction as your place of employment, arrange for car pools to share the cost of gas.

### In the market for a new vehicle?

If it's time to replace your gas-guzzler for a more fuel-efficient vehicle, TruWest Credit Union can help you get a great low rate on your auto loan. Stop by any TruWest location or call 1.855.TRUWEST to get pre-qualified\* before you start shopping so you know how much you have to spend and what your rate will be.

*\*All loans subject to credit approval. Must be a TruWest member to qualify. A minimum membership deposit of \$25 is required to become a member.*