

Don't Forget! You Get a Free Credit Report Every Year

Each of the three nationwide credit reporting agencies - Equifax, Experian and TransUnion - will now provide you with a free copy of your credit report, at your request, once every 12 months.

Getting Your Reports

The three credit bureaus have established one central website, telephone number and mailing address to use for ordering your report. The credit bureaus will only be providing the free annual reports through this central location, not through their individual websites, telephone numbers or addresses.

- Web: www.annualcreditreport.com
- Telephone: 1.877.322.8228
- Mail: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281

You can get a free report from each of the three bureaus once every 12 months. You can get them all at once, or stagger your requests throughout the year. If you request the report online, you should be able to view it immediately. Requests via telephone or mail will take approximately 15 days for processing.

Beware of Free Credit Report Scams

Unfortunately, with this opportunity to fight identity theft, there is a new opportunity for fraud. The Annual Credit Report Request Service is the only authorized source for your free annual credit report from the three major bureaus. Neither the Annual Credit Report Request Service nor the bureaus will send emails requesting your personal information. If you get an email or see a pop-up ad that claims to be affiliated with the Annual Credit Report Request Service or www.annualcreditreport.com, do not reply or click on any link in the message - it's most likely a scam.



Credit Scores

The free credit reports *will not* include a credit score. A credit score is a number used to determine the level of risk you might represent if a financial institution were to lend to you. Many lenders use credit scores to determine whether to extend credit, and at what rate. The credit bureaus will provide, for a fee, your credit reports with scores.

Other Free Reports

You have the right to request a free credit report directly from the credit bureaus under certain circumstances. These additional reports are not available through the Annual Credit Report Request Service. You may be eligible for free reports if:

- You have been denied credit, housing, employment or insurance based on the information in your credit report within the last 60 days (from the bureau that supplied the information)
- Adverse action was taken against you based on information contained in your credit report
- You certify that you are unemployed and plan to seek employment within 60 days (one free report every 12 months)
- You certify that you are receiving public benefits (one free report every 12 months)
- Your report is inaccurate due to fraud (one free report every 12 months)



Through BALANCE, a trusted partner of TruWest Credit Union, you can receive a low-cost credit report *with a credit score* from each of the three credit bureaus. Along with the report, BALANCE will provide you *free* educational materials that explain the content, how to handle inaccuracies and how to protect yourself from identity theft. BALANCE also provides Credit Report Review, in which a Certified Credit Report Review specialist will go over the information in your report with you. BALANCE counselors can review reports accessed through BALANCE, through the credit bureaus or through the Annual Credit Report Request Service.

Contacting BALANCE

TruWest wants to help you manage your money wisely. We've partnered with BALANCE, a financial education and counseling service that can help you get your finances in order, pay down your debt and reach your goals – all at no charge to you. Call 1.888-456-2227 or log on to www.balancepro.net for more information.

Applying for a Loan Doesn't Have to be Intimidating

Even before the troubled economic times, applying for a loan could seem daunting and downright overwhelming. How much do you make? How much do you owe? How much are you asking for? It's like going on a date and hoping the other person likes you enough to give you a chance.

Similar to entering into a relationship, applying for any kind of loan (credit card, home loan, auto loan) is not something to be taken lightly; but it's also not a reason to go straight into defense-mode. Just like a first date, there are basic formalities (name, where you work, how long you've worked there) that need to be addressed before cutting the small talk and getting down to the details that will help you both determine if you want the relationship to move forward. The next step is to divulge a little more information to see if this is something that can last long term. For a lender, it's important to gather information such as what other loans you have, how much you owe and how much you make, and they will also need to run your credit report. Even the most responsible people could have a few indiscretions in their past, which is why lenders will also look at your track record to help make a decision.

Occasionally, there will be times when you have to wait for a decision on your application. Like waiting for a follow-up call after a first date, it may seem like it's taking forever and you can't stand to stare at your phone for one more minute wondering, "Why aren't they calling me back?"

There is a lot that goes on behind the scenes to approve someone for a loan. Even if you have a great job and impeccable credit, there's still paperwork and setup that needs to be done on the lender's end that may take a little time to get organized and done properly – they want to make a good impression, too.

Once all the awkwardness has passed and the worry has disappeared, you'll soon realize that there was nothing to get stressed about. If you are approved, you can live happily ever after and build a great relationship that can provide you with what you need to help you meet your goals in life. And if it doesn't work out, there are learnings you can take away that can help you improve your overall financial standings and create a healthier financial outlook.

At TruWest Credit Union, we have a wide variety of loans to fit your needs and an easy and secure online application to help you [apply](#).^{*} At TruWest, you'll experience the TruDifference of great service and a culture of caring for our members. From start to finish, we'll be here for you.

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



Changes are Coming for Telephone Banking



In the coming months, you'll notice some changes to TruWest's Telephone Banking. You'll still receive the same high level of service that TruWest is committed to providing you, but our menu options will be changing slightly. We will be sending out communications soon that will further explain what is changing and provide helpful information on how to use our new system.

How to Reduce Frequent Fill-Ups

With fuel prices climbing ever higher, many drivers are suffering major financial collisions. Thankfully, many vehicle-associated costs 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, consider a vehicle that is built to get good gas mileage. If you are truly ready to reduce fuel consumption, go for a hybrid car. Since they run on a combination of gasoline and electricity, they are economically (and ecologically) sound choices.

Maintain your vehicle

Preemptive maintenance not only makes for a safer, more secure ride, but keeping all 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, and make sure your engine is filled with enough clean oil. Also, since most cars, trucks, and SUVs are built for regular unleaded gas, 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 such items as a tool kit, stereo equipment and ski or bike racks affect 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 avoid 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. Think twice before turning on the AC too – that blast of cool air means a much quicker visit to the pump. Instead, roll the windows down while driving at low to moderate speeds. (However, the faster you go, the greater the drag – so keep them up when traveling at high speeds.)

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. (After all, you are not the only one who is affected by the rising price of fuel.)



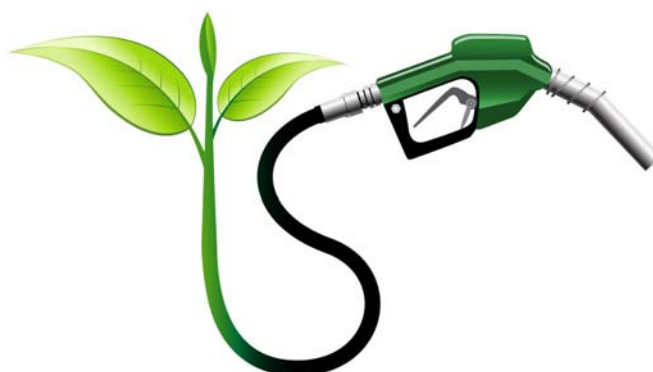
Trivia & Statistics

Oil doesn't come from dead dinosaurs, but from the remains of single-celled creatures known as diatoms.

Oil consumption in the United States and Canada equals almost three gallons per capita.

Renewable energy sources supply a relatively small but steady portion, about 7%, of the United State's total energy consumption.

The United States imports more petroleum and natural gas than any other country.



Seminars:

Roth IRAs - Tax Strategies & Opportunities

Where will taxes go in the future? Uncertainty about future tax rates increases the value of tax diversification. Join us for an educational workshop to learn more about tax deferred investment options as well as:

- Understanding rules and facts of Roth IRA's and 2010 tax law changes.
- How a Roth IRA can be a valuable retirement vehicle regardless of income.
- New rollover and transfer opportunities in 2010.

Guest Speaker: Darren Stabler – VP of Black Rock, the largest asset manager in the world

Choose a date and location that works for you.

When: January 26, 6-8 p.m.

Where: Sheraton Tucson (5151 E. Grant Rd., Tucson)

When: January 27, 6-8 p.m.

Where: Rio Vista Rec Center (8866-A W. Thunderbird Rd., Peoria)

When: January 28, 6-8 p.m.

Where: Embassy Suites (4400 S. Rural Rd., Tempe)

Seating is limited, so please call **602.629.2642** to reserve your space and feel free to bring a friend! In addition to the helpful information you will receive, there will also be door prizes and refreshments.

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Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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