

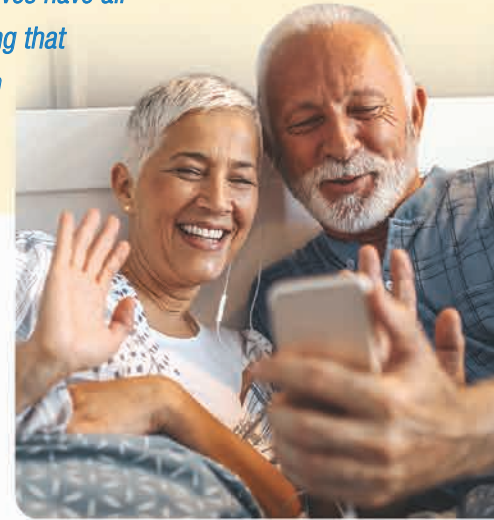
## ANDREW'S STORY

*Events, such as pandemics, can take us into unforeseen directions. Our lives have all been affected by the COVID-19 pandemic in one way or another. Realizing that each story is unique, TruPartner continues our pledge of working with each member to learn their story – to find options to fit their story – and to stand beside you as you walk through your story.*

Andrew has been a member of TruPartner for several years and had a small signature loan. Unfortunately, due to the pandemic, Andrew was furloughed in March from his job. His initial application for unemployment was denied leaving him with no ability to make his loan payment. Andrew reached out to TruPartner for options and was offered the COVID Extension for a three month payment relief. He was very grateful for the help and support of TruPartner during this trying time for him and that his credit history and relationship with us would not suffer because of his situation.

We're happy to report that Andrew was approved (after applying a 2nd time) for his unemployment benefits and has received back payments allowing him to pay off his loan in full!

Thank you, Andrew, for making us your financial partner.



## DANETHA'S STORY

*"I started with Cincinnati Central Credit Union and transitioned with TruPartner Credit Union. As a result, I have been a loyal customer for more than 30 years. I just want to take a moment to thank you for your impeccable service. For being able to trust your banking institution and to always have my best interest at hand. You have always been there to assist me with making solid decisions with my finances and provide me with good loans and great advice. Staff is always professional and supportive. I feel safe and confident with TruPartner and recommend you to my family and friends, a name I have grown to trust. To be able to have 30 plus years of trust is priceless. I look forward to our years to come. Thank you from the bottom of my heart. Thanks a million!"*

*Every member's needs are unique and important to us. TruPartner continues to work one-on-one with each member to meet those needs. Please let us help you find the solutions for your story.*





## What better way to social distance than with a Camper or Boat this summer!

The COVID-19 pandemic has all of us seeking to escape the confines of our homes and fulfill our desires to travel. However, we must do so while abiding by social distancing guidelines meant to curb the spread of the virus.

RVs and boats provide attractive alternatives to vacation more safely. RVing and boating offer a great solution to social distancing for families that want to travel the country and experience the great outdoors.

Whether you're in the market for a new or used boat or RV, or want to refinance a higher rate boat or RV loan from another financial institution, TruPartner has you covered with great rates and terms.

If you are unsure how much your budget can afford, check with us before you start shopping. Apply today and we'll provide you with a pre-approval so you know how much you can afford to spend.



GREAT RATES FOR  
**SUMMER**

## Ask how we can help fund your future with a Private Student Loan

TruPartner offers low rates and great benefits on private student loans. Use our private student loan to pay for ALL qualified education expenses including tuition, books, room/board, and even computers.

### Easy to apply and manage:

- Complete your application online in 15 minutes.
- Manage your loan completely online 24/7 – no more old-fashioned paperwork.
- No application fee for all student borrowers.
- Multiple in-school payment option, including interest-only and \$25/month.

To apply visit [TruPartnerCU.org](http://TruPartnerCU.org) or call **513-362-2679**.

Private student loans should be used as supplemental funding after exhausting all sources of financial aid, including grants, scholarships, and federal student loans. Federal loans offer more attractive terms when compared to most other borrowing options, including private student loans. For more information on federal loans, visit <http://www.fafsa.ed.gov>.



# Reliable transportation is not a luxury.

Let us fill your need!



A car purchase is sometimes a necessity rather than an option. Reliable transportation is important to get to and from work, to transport the family, and otherwise get to where you need to go.

TruPartner can help you make the decision that is right for you. Our goal is to help you before, during and after your purchase and our experienced loan officers will do their best to lessen the stress that can sometimes be associated with car buying.

## HOW WE CAN HELP YOU

- A great start is the knowledge that our auto loan rates are among the lowest.
- And just as important, there are “no hidden fees”.
- We will assist you in obtaining an accurate value to ensure you’re paying a fair price.
- We follow up with affordable protection options, such as GAP (Guaranteed Asset Protection) and Mechanical Repair Coverage, to protect you when you need it most.

Our focus is always to give you, our member, the best experience possible. Applying is easy online, over the phone or in one of our four offices.

## The pandemic took us all by surprise. Were you financially ready?

The pandemic has caused massive job losses and record unemployment causing families to struggle to pay their monthly bills. Many families are using credit cards, loans, stimulus payments or payday loans to pay their monthly expenses.

This experience has made it clearer than ever how important it is to have an emergency fund set up to help cover large or unexpected expenses. It is an important source to cover expenses in the case of a job loss or lay-offs such as what is occurring now with the pandemic.

Starting an emergency fund can be daunting as many experts suggest at least three to six months worth of living expenses. TruPartner suggests starting with a small savings goal and pledge

to save a certain amount each payday to build your fund.

A savings account is the best place to keep your emergency fund – it provides easy access to cash if you need it. TruPartner can help you determine your fund goal and set up that special savings account to achieve it.

Let TruPartner help you  
change your story!

ASK ABOUT SETTING UP AN  
EMERGENCY FUND





## COVID19 causing market volatility and how it affects your asset allocations

By Joe Duffey from Everest Financial, Inc.

On October 19, 1987, the **DOW** plunged 22.6%. Since then the US Securities and Exchange Commission (SEC) mandated the creation of market-wide circuit-breakers to prevent a repeat of the 1987 market crash. Since then, they have only been triggered once in 1997 before the four times this March. **S&P 500** triggered level 1 market circuit-breakers during the opening hour on March 9, 12 and 16, 2020 based on drops of 7% from the previous close and tripped later in the day on March 18, 2020. Trading also halts on both the **DOW** and **NASDAQ** when a circuit-breaker is triggered on the **S&P 500**. The Coronavirus has created such uncertainty around the world that 2 of the largest single day drops in the **DOW Jones Industrial** average have been from March of 2020.<sup>1</sup>

Obviously, this excessive volatility creates an extreme amount of stress for those near or in retirement. Volatility reduction can be achieved with the proper asset allocation model. **Asset allocation** refers to the distribution of assets between equities and fixed income. The more you allocate to equities the more volatility you should expect. The fixed income portion can create a smoothing affect as it relates to volatility. Stocks have been climbing higher since March 9, 2009 until March 2020 which marks the 11th anniversary of the longest running bull market in history. Nobody questions whether their allocation is correct in a bull market. They only begin to worry when you have volatility. In other words, when you are making money you do not worry about asset allocation, and when you are losing money you do.

**So, I ask the questions, what is your asset allocation?  
Can it sustain you during market volatility, and what is your stress level?**

We have the tools; we have the technology to assist in developing the proper asset allocation model that is specifically designed for YOUR retirement.

Come see us if you would like to discuss your asset allocation or retirement plan. You can call me, **Joe Duffey**, at **513.600.4540**.

**We look forward to hearing from you!  
Stay Healthy!**

<sup>1</sup> World Economic Forum, March, 23, 2020. www.weforum.org

Joseph Duffey, of Everest Financial Inc., offers securities and advisory services through Madison Avenue Securities LLC, (MAS) a Registered Investment Advisor, Member of FINRA & SIPC. MAS, Everest Financial and TruPartner Credit Union are not affiliated companies. Securities offered through MAS Program are not deposit accounts; not insured by American Share Insurance or other Insurance applicable by the Credit Union; and not an obligation of the Credit Union; not guaranteed by the Credit Union; and involve Investment risks possible loss of principal.



## Red Bike is wheeling around town again!

Red Bike is back in business providing over 59 stations and over 500 bikes for bike sharing. TruPartner members are invited to receive **20% off** their Red Bike membership as a benefit for being a partner of Red Bike GO Program.

Just sign up at **CincyRedBike.org** or through the app – **BCycle**, and enter the promo code of **TRUPARTNER2020**. Hit **“apply”** after entering the code, and the discounted amount will display.

At TruPartner Credit Union we dedicate ourselves to providing the highest levels of personal service with convenient technologies that allow members to conduct financial business their way. Our focus is on our members and communities. We offer truly competitive, innovative products and services, delivered by a highly knowledgeable and dedicated staff.



**LOCATIONS**  
Main Number:  
513.241.2050 or  
1.800.582.7536

**Queensgate Office**  
1717 Western Ave.  
Cincinnati, OH 45214  
Phone: 513.241.2050  
Fax: 513.241.8018

**Western Hills Office**  
5625 Harrison Ave.  
Cincinnati, OH 45248  
Phone: 513.451.3800  
Fax: 513.451.6534

**Over-the-Rhine Office**  
1800 Vine St.  
Cincinnati, OH 45210  
Phone: 513.241.1109  
Fax: 513.241.1363

**Carthage Office**  
7000 Vine St.  
Cincinnati, OH 45216  
Phone: 513.563.4488  
Fax: 513.563.4489



**AMERICAN SHARE INSURANCE**

Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.