

From the Desk of  
**Nina Myers**

*The staff and Board of Directors welcome Nina Myers to TruPartner as our new CEO and President! Nina has worked in the credit union industry nearly 20 years and has experience in many areas of credit union operations. Most recently she served as Senior Vice President at Fitzsimons Federal Credit Union in Aurora, Colorado.*

*We look forward to an exciting future under her leadership. Join us in wishing her the best.*

At TruPartner Credit Union we dedicate ourselves to providing the highest levels of personal service along with convenient technologies that allow members to conduct financial business their own way. Our focus is on our members and communities, and we offer truly competitive, innovative products and services, delivered by a highly knowledgeable and dedicated staff. We genuinely believe that people should not have to sacrifice high quality, convenience or the personal touch when choosing a financial partner. As your new CEO, I'm excited to have the opportunity to introduce myself, share how thrilled I am to be joining this amazing organization, and communicate our continued commitment to your financial future.

After nearly two decades in the credit union movement, I've experienced a wide variety of changes as the financial industry has evolved: I've dealt with increased money laundering regulation after the 9/11 terrorist attacks. I helped members deal with drastically reduced home values leading up to the Great Recession. And most recently, I led my staff and members through the various challenges of the COVID-19 global pandemic. Throughout this time, I've been guided by one common theme: the credit union motto of "people helping people."

To give you some background about me, my most recent position was as the senior vice president of Fitzsimons Credit Union in Aurora, CO — just east of Denver. It was hard to leave after living in Colorado for over 20 years, but I'm extremely excited to be here in Cincinnati. I'm quickly learning that there are a lot of similarities between the two places that I wasn't aware of. While Cincy is known as the "Queen City," Denver has been known historically as the "Queen City of the Plains" due to its important role in the region's agriculture. Both have a thriving food and craft beer scene, as well as an abundance of parks and open space. I'm excited for my two kids and I to explore all there is to offer here.

The financial industry is moving at a rapid pace, and it is my goal to bring more convenience and value to you as our member. No longer does a check register suffice to keep track of balances and bills paid. Instead, we all walk around with a mini-computer called a smartphone in our pockets. TruPartner Credit Union has been a stable, financially sound institution since 1937, and I plan to keep our commitment as a reliable steward of your money. I also plan to innovate and put forth a strategic vision that will solidify our credit union's place in the future.

I mentioned the fairly well-known credit union motto of "people helping people" above. There is a somewhat lesser-known one of "keep purpose constant." My constant purpose is to help you, our member, thrive by having access to affordable financial products and services and help you build wealth for yourself and future generations. I look forward to serving you for many years to come.

Nina Myers  
CEO / President  
TruPartner Credit Union



## Save money!

**Transfer your high interest credit card balance to a TruPartner Credit Card.\***

Check the fine print. Some other cards could have variable rates or low introductory rates that have run their course and are now higher. They may charge an annual fee.

If you typically carry over a balance from month to month, a high interest rate card can result in a waste of money. Those extra percentage points on your APR can mean a lot less of your payment is being applied to the principle balance.

A TruPartner Credit Card has **NO ANNUAL FEE** and a non-variable interest rate. There is no charge to transfer your high priced balances to a TruPartner credit card. Apply today at [TruPartnerCU.org](https://www.trupartner.org), over the phone or at any of our offices and begin saving!





## We're more than just car loans\*...

You may only think of car loans when you think of loan options through your credit union. It's true, your credit union may be the best choice for your car loan. But, at TruPartner, we're here to fulfill all of your lending needs and offer a family of loan choices that make sense.

### Wedding bells in the near future?

Whether you are the bride or father of the bride, TruPartner can make wedding dreams come "Tru" with a TruLove loan. Managing wedding costs, from the ring to the honeymoon, can be made easier with a signature loan or a line-of-credit that you can access as you need it! You've found your life's partner — consider us your financial "TruPartner".

### In the market for a new fun toy such as a motorcycle, boat or RV?

TruPartner has you covered. With great rates and terms, you can be prepared to move with a loan pre-approval. Don't miss that deal!

### Is it time to freshen up your home?

As we've all spent more time in our homes this past year and a half, we have seen improvements that we would like to make to our humble abodes. Maybe you want to update your kitchen or bath, add an addition, or simply get new flooring. You can use the equity in your home to finance those updates. TruPartner has both a **home equity loan** and a **line-of-credit** option. We can help you secure the best loan to fit your needs.

### Need a little help paying for higher education?

When Federal loans aren't enough to cover the cost of your college education, private student loans help students and families cover the full cost of attendance after they have maximized scholarships, grants, and federal assistance. The **CuScholar Private Student Loan** available through TruPartner may be the answer to your funding needs.

Consider TruPartner your loan partner for all the milestones and challenges you may face. Work with a one of our loan officers to find the right loan to fit your needs.

## It is Red Biking Season!

Summertime is here. That makes it the perfect time to join Red Bike and pedal your way to fun in the sun.

TruPartner Credit Union is a proud partner of Red Bike and the official financial institution partner of the Red Bike Go program. Red Bike Go is a special discounted membership for people experiencing low income.

TruPartner's support of the Red Bike Go program has helped it develop into one of the best accessible bike share programs in the country, with 1 of every 4 **Red Bike** rides taken by members of the Go program. In fact, Red Bike recently won a national award to become a Living Lab City and continue to develop creative strategies to expand access to bike share.

As part of TruPartner's sponsorship of Red Bike, all TruPartner members and their families are eligible for **20% off of Red Bike annual memberships**. That is a whole year of unlimited 2-hour Red Bike rides for only \$80.

To sign up, go to **CincyRedBike.org** or the Red Bike app: **BCycle**, and enter the promo code **TRUPARTNER2021**. Hit **"apply"** after entering the code, and the new discount price will be displayed. You will receive a membership card in the mail that will allow you to check out bikes simply by tapping the card on the dock.

Activate your TruPartner Red Bike discount today and get out and ride this summer.



# Retirement Income – where is it going to come from?

By Joe Duffey from Everest Financial, Inc.

Mature Americans continue to march headlong into their retirement years, looking forward to their lifestyle when every day is like a Saturday. Some started planning for their retirement years in advance, others are still trying to figure it out.

As someone who has helped many clients transition to their retirement, I can say unequivocally that one of the most important considerations and areas to plan for and model is generating the income needed to live their desired lifestyle. First, how much income will you need in your retirement years? Realistically, on an after-tax basis, what essential and discretionary expenses will you have in your retirement years? Once you know that number, then it's time to calculate where the income to pay for these expenses will come from.

When you have a clear picture of your Social Security and the impact it can play in your retirement income, you will recognize that a gap exists between what Social Security provides and what you need to live the lifestyle you desire. This is where our speciality comes into play; figuring out the best strategy for beginning social security as well as determining how to utilize your savings.

If you are nearing the golden years of retirement, come in and let's spend a few moments talking about your best years ahead!

Call me, Joe Duffey of Everest Financial Inc., at **513.600.4540** to schedule a time to meet.

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, Inc. 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, including possible loss of principal.

**Don't Gamble With Your Retirement**



## Banking With Your Time in Mind.



### On Your Schedule...

**Time** – it's what many of us need more of, especially during the busy summer months. TruPartner recognizes that our members have busy lives and that's why we offer many services that let you do your banking when you have the time from where ever you are!

**Online Banking** lets you conveniently manage your finances, check account balances, see all of your transactions, transfer funds between accounts and much more.

**Bill Pay** through online banking allows you to pay bills from wherever you are. You can even schedule those payments ahead of time to be received on the due date. No postage necessary.

**Mobile Banking** is the ideal way to access your account and manage your money from your mobile device. The TruPartner Mobile Banking app is available at the Google Play and Apple stores.

**ATMs** are the convenient way to get cash on the go. Your TruPartner ATM card is connected to more than 60,000 surcharge-free ATMs worldwide through the Allpoint and Alliance One networks. Convenient cash access 24 hours a day, seven days a week.

These services are perfect for the fast-paced, on-the-go lifestyle. Find access to more information on each of these convenient services on our website **TruPartnerCU.org**.







## BE AWARE. DON'T BE SCAMMED. FRAUD ALERT

There have been a number of reports involving a scam to get one's financial information. According to the **USA.gov** website the most common banking scams include:

- **Overpayment scams** - A scam artist sends you a counterfeit check and tell you to deposit it in your bank account and wire part of the money back to them. Since the check was fake, you'll have to pay your financial the amount of the check, plus you'll lose any money you wired.
- **Unsolicited check fraud** - A scammer sends you a check for no reason. If you cash it, you may be authorizing the purchase of items or signing up for a loan you didn't ask for.
- **Automatic withdrawals** - A scam company sets up automatic debits from your bank account to qualify for a free trial or to collect a prize.
- **Phishing** - You receive an email message that asks you to verify your bank account or debit card number.

Be aware and remember these tips from **USA.gov** to follow to avoid a banking scam:

- **Be suspicious** if you are told to wire a portion of funds from a check you received back to a company.
- **Be wary** of lotteries or free trials that ask for your bank account number.
- **Verify** the authenticity of a cashier's check with the bank that it is drawn on before depositing it.
- **When verifying** a check or the issuer, use contact information on a bank's website.
- **Don't** trust the appearance of checks or money orders. Scammers can make them look legitimate and official.
- **Don't** deposit checks or money orders from strangers or companies you don't have a relationship with.
- **Don't** wire money to people or companies you don't know.
- **Don't** give your bank account number to someone who calls you, even for verification purposes.
- **Don't** click on links in an email to verify your bank account.
- **Don't** accept a check that includes an overpayment.

TruPartner is here to help and we have many procedures in place to protect you. Always ask us if you have concerns about something you have received.

Sunshine, s'mores,  
and something  
special from  
Mastercard®



## You could win up to \$15,000 from Mastercard

This summer, everyday purchases made with your TruPartner Debit Mastercard® could surprise you with a statement credit of up to **\$15,000**. Just use your card between **6/1/2021** and **8/31/2021** for a chance to win.\*

Complete rules and additional  
information are available at  
**jhasurprisespromo.com**.

\*NO PURCHASE NECESSARY. Void where prohibited. Existing Mastercard cardholders who are legal residents of the 50 U.S. or DC, and legal age of majority before 6/1/21. PIN-based debit, international & corporate transactions ineligible. Ends 8/31/21.

**\* All loans are subject to credit approval.  
This information does not constitute an  
approval or commitment to lend.**

### LOCATIONS

Main Number:  
513.241.2050 or  
1.800.582.7536  
TruPartnerCU.org

**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.**

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.