

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 6,600 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 branch 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 to use our handy locator tools.



CU SERVICE CENTERS
The Member-Friendly Financial Network

Auto Loan Special—Rates as Low as 3.25% APR*

TruWest is now offering an even *lower* rate on our auto loans! You can refinance a non-TruWest loan or get pre-approved to purchase a new vehicle and you’ll enjoy great deals on GAP and warranty policies and more. Our GAP and extended warranty policies alone will save you from overpaying for the same policies at a dealership. *Enjoy great rates as low as...**3.25% APR!****

PLUS, just for financing your auto loan with TruWest, you can go 90 days free of payments AND we’ll give you \$100!*

Call or [click here](#) for more details.

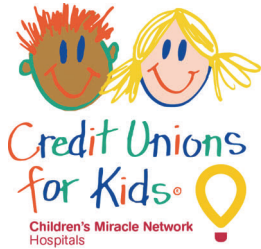
(AZ) 480.441.5900 | (TX) 512.996.4000 | Toll-free 1.855.TRUWEST (878.9378)

*All loans subject to credit approval. Existing TruWest loans not eligible. Must be a TruWest member to qualify. A minimum deposit of \$25 is required to become a member. Rate reflects a 0.25% discount for automatic transfer payments. Rate also reflects an additional 0.25% interest rate reduction for refinancing a non-TruWest auto loan and funding with TruWest. Loan must exceed \$10,000 to qualify for \$100.

TruWest Member Discounts

As part of the TruDifference and to say "thank you" to members, TruWest develops partnerships with local and national businesses to offer special discounts that are available only to TruWest members. With a simple click of your mouse you'll have access to member-exclusive [discounts and benefits](#), including the discounts listed below.

Discount Disney Vacation Packages



Now that summer is upon us, why not plan a quick getaway? With so many new attractions at the Disneyland® Resort: the highly anticipated debuts of Mickey's Soundsational Parade, The Little Mermaid – Ariel's Undersea Adventure, and Star Tours – The Adventures Continue, you won't want to miss this opportunity to make magical memories. GetAwayToday has great deals on 3rd or 4th night free hotel offers, and with their Best Price, Best Service Guarantee, you're sure to find a package to fit your family's vacation needs. [Click here](#) or call 1.800.523.6116 to book your Disney vacation today!

Don't forget that for every vacation that is purchased from Get Away Today, a donation will be made to the Children's Miracle Network Credit Union for Kids program.

Why Throw Away Your Money? Save with Sprint!

Join more than 1.2 Million credit union members nationwide who are already saving \$111 million on their wireless plans through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 1.877.SAVE.4CU (1.877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save.
- Click www.SprintSave4CU.com.
- Visit your nearest Sprint store.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

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Fun Fact

The top floor of the fire station on Disneyland's Main Street USA was Walt Disney's private apartment during the park's construction. It is still furnished but is not open to the public, though a light is left burning in one of its windows each day in tribute to Walt.

Source: <http://lovetoknow.com>

Estate Planning for Your Family

Give yourself peace of mind knowing that you have prepared for your family's future. With an effective estate plan, you can map out allocation of assets, determine tax benefits that fit you best, create a trust that helps provide financial security for your family and more.

Be prepared for the future – guide your loved ones through how you would like your personal and financial affairs to be handled, ensure they are provided for and make the process simple and convenient.

For more information about estate planning, contact an LPL Financial Advisor today.
[Click here](#) to find the financial professional closest to you.

Securities and Insurance products are offered through LPL Financial and its affiliates, member FINRA/SIPC. TruWest Credit Union is not a registered broker-dealer nor affiliated with LPL Financial.

LPL Financial does not offer tax advice. Only a qualified tax professional may offer tax advice.

NOT NCUA Insured	No Credit Union Guarantee	May Lose Value
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