

Brighter together

FINANCIAL ED ON CAMPUS

*Innovating New
Approaches to Saving*

on the cover

AIDING HURRICANE RECOVERY

*Helping Hard-Hit
Areas Rebuild*

MOVING SUSTAINABILITY FORWARD

*Supporting Biodiversity
and Reuse Efforts*



CONTENTS

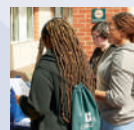


Who's that on the cover?

That's Ludix Escobar, a personal banker at our University City branch in Charlotte, loading supplies bound for Hurricane Helene relief in early November.



Downtown Lighting for a Cause P.11



PAGE

3-4 Taking on Campus Financial Ed

5-6 Truliant's CSR By the Numbers

7 Keeping a Military Tradition

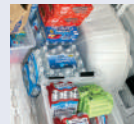
8 Even More Family-Focused



9 Increasing Biodiversity at Hanes Mall

10 Repurposing Covid Barriers

12 Recognizing Exemplary Service



13 Foundation Aids Helene Recovery

ABOUT us

Truliant Federal Credit Union is a not-for-profit financial institution founded in 1952. A top 100 U.S. credit union, Truliant has more than 340,000 members across North Carolina, South Carolina, and Virginia. We offer personalized service to help members achieve their financial goals.

Dedicated to creating a positive impact, we sponsor community events and aid local non-profits through grants and scholarships from the Truliant Foundation. Our financial programs provide useful decision-making tools via our mobile app.

Truliant offers competitive pay, benefits, and a supportive workplace culture. We strive to create an engaging environment where employees feel valued and empowered. If you're looking for a diverse, inclusive, and community-oriented workplace, Truliant could be the place for you.



Precious Quire-McCloud joined Truliant in 2013. As Senior Vice President, Diversity & Social Responsibility, she has successfully implemented initiatives that advance Truliant's inclusion framework and its presence as a financial institution of choice.

Precious Quire-McCloud

why CSR?

Why corporate social responsibility?

In today's evolving financial, environmental and social landscape, the role of Corporate Social Responsibility (CSR) has never been more relevant, especially for credit unions. As community-focused financial institutions, anchored by our strong philosophy of people helping people, credit unions have a unique opportunity to leverage CSR as not just a strategic initiative, but as a genuine extension of our identity.

Social responsibility goes much deeper than a coined phrase. It includes meaningful community impact, talent attraction and retention, improving financial literacy, innovation, and earned trust (from members, communities, and employees). These are qualities Truliant has at its core, and I am truly grateful for the support of our CSR efforts from Truliant's Board of Directors, our President and CEO Todd Hall, and our Chief Administrative Officer/Chief of Staff Sherri Thomas.

Findings by global management consultant McKinsey and Company noted a few shifts in workplace dynamics, paying special attention to two areas that resonated with me: purpose and social responsibility.

McKinsey noted that employees want to be inspired and have a deeper sense of purpose at work. At Truliant, we've been familiar with this concept for many years. Realizing that our people's expertise and capabilities are our greatest resource, we engage our teammates through volunteering and giving and support them in serving their local communities.

According to McKinsey, another factor shifting workplace dynamics is companies' ability to act responsibly.

At Truliant, our values are visible; demonstrated by positively impacting economic, social and environmental causes. We are committed to fostering an inclusive workplace, supporting local businesses, serving the underserved, and promoting sustainability and financial wellness.

CSR allows credit unions to extend our influence beyond traditional financial services and enrich the communities we serve.

I am immensely proud of the efforts that our teams lead, participate in and inspire. The pages inside reflect just some of Truliant's social responsibility efforts: a focus on actionable initiatives and tangible efforts growing over time, the mobilization of our team to act in times of crisis, advocacy for financial education through higher learning, addressing the vulnerabilities in our communities, investing in sustainable practices, and driving inclusion.

These things don't just happen. They are the result of an intentional focus on doing good, doing what is right and doing it all in a way that is genuinely impactful and felt. That's social responsibility. That's Truliant.

I hope you enjoy this issue!



KAREN A. POPP & DEMOND T. MARTIN
STUDENT UNION

Since starting the program, teams from Truliant have visited the University of North Carolina Charlotte campus to speak on the importance of financial education.



Leading Financial Education on Campus

Truliant launches program with UNC Charlotte that helps students build savings for unforeseen issues and earn incentives.

Before Gerard Covarrubias, 19, became a part of the Rainy Day Savings Program at the University of North Carolina at Charlotte, he had a “money-comes-and-money-goes” attitude about personal finance.

“I would buy this and buy that,” Covarrubias, a junior from Huntersville, N.C., said. “When I didn’t have any money, I figured I’d find a way. But working with the Niner Finances Department, I’ve discovered that mastering personal finance is a life-long process. It’s an everyday thing. Because of the one-on-one coaching and all the resources in the program, I’ve built some strong financial habits in the last year – but there is still more to build.” Currently, Covarrubias works part-time at an Amazon warehouse.

“We’ve found that our approaches to financial education are closely aligned with each other.”

“This past summer I did a study abroad program in Italy. I was able to pay for the program and I had money left over at the end. Without this program, I probably would have taken a loan and gone into debt.”

The Rainy Day program – a partnership between Truliant Federal Credit Union and Niner Finances – has helped

Covarrubias become more consistent with his money. Every Friday he looks at his bank statement and the charges that are on his credit card.

The Niner Finances-Truliant partnership is beginning its second year. The goal is to help students build an emergency fund and earn incentives for incorporating good financial habits. Truliant provides financial expertise during seminars and sessions with students. A donation from Truliant also provides incentives, increased from \$25 to \$50 this year.

“Truliant has a great deal of personal finance expertise and we’ve found that our approaches to financial education are closely aligned with each other,” said Nicole Benford, the Niner Finances program director. “We teach the facts of financial literacy, but also the psychology behind our behaviors and how to change them. Learning that Truliant has operated financial education programs tailored to specific audiences for many years makes this a natural and fulfilling partnership.”

Niner Finances is a campus department, within Student Affairs, that was started in 2021 to teach students about money management by using programming resources, education and one-on-one coaching. One of the main goals is have students graduate from UNC-Charlotte

“Truliant made an investment in our students without the expectation of gaining customers.”

with more money saved in an emergency fund than they have in credit-card debt.

Financial literacy among high school and college students is lagging, according to a 2023 study by the SPARK Institute and Corporate Insight Inc.

Among five multiple-choice questions – covering credit scores, loans, retirement savings, investing and interest accrual – only 39% of college students got more than half the answers correct and only 37% of high school students scored half correctly.

EBSCO, a major provider of library technology, found that 40% of college students are not equipped with adequate financial literacy knowledge and skills. The issues are potentially compounded since 6 in 10 college students, or 44 million, are taking out loans to pay for tuition. The current student-loan total nationwide is \$1.77 trillion, and 85% expect that student-loan repayment will cause financial hardship.

Under the Rainy Day program, students receive incremental \$50 incentives based on positive financial behaviors, for up to a total of \$200. These behaviors include activities like completing the FAFSA federal financial-aid application, participating in a financial coaching session, workshops with Niner Finances, maintaining a balance of \$475 for at least a month and setting up a minimum recurring transfer of at least \$5 from their checking account to their Rainy Day savings account for a minimum of three months.

“It has helped me be more prepared,” said Covarrubias, who has a double major in international business (finance concentration) and a minor in economics. “I talk with them monthly about finances. They helped me set a budget so I can record my spending and see how much I’m making. They have advised me on how to spend if I don’t make as much in a month, or if I make a little more.”

During the first year, 27 students participated. The goal was to control the number of students during the first year to learn the best ways to create a more viable, long-term program.

Last year, the students in the program earned \$1,575 in incentives. “Truliant made an investment in our students without the expectation of gaining customers. I think that’s very generous,” Benford said. So far, 70 students have agreed to participate in the program this year.

And this year, the program is enabling a different kind of two-way investment. Covarrubias has been hired by Niner Finances through a program called Student Temporary Wage, which is funded by the school. At this time, he doesn’t qualify for the work-study program that is funded by the federal government. The 12-hour a week job will enable him to work with other students in the Rainy Day Savings Program to help them strengthen their financial knowledge.

Covarrubias said. “I realize that the support I received through the financial literacy services provided by Niner Finances laid the foundation for my growth within UNC Charlotte. I am excited to give back and empower other students to confidently build financial habits that strive for financial stability.”



Truliant employees exchange financial tips with UNCC students.

CSR BY THE NUMBERS



6,782

Class Participants

Financial education is personal for Truliant, and local. This included more than 200 onsite financial wellness and education activities with employers and over 400 financial education classes. Every financial journey has room for improvement, and it often requires rethinking and refining strategies along the way.



196

Community Engagement Sponsored events

We invest in our communities by supporting community events. You can always find Truliant at a community event, spreading the word, supporting local causes, and networking with our neighbors. Our tent has the big Truliant logo on the tablecloth and is a well-recognized mark of our involvement!

\$14K

in financial aid to Truliant employees

The Employee Relief Fund, a program of the Truliant Foundation, provides financial assistance to employees experiencing hardship due to events beyond their control. Funds help employees facing disasters, illnesses, or injuries to ease the burden, and have helped with costs for housing and fire assistance. 100% of Truliant Senior Leaders donate to the Truliant Foundation to support the Employee Relief Fund.

Awards and Recognition

In 2024, Truliant won the Dora Maxwell Social Responsibility Community Service Award for its Thanks For Giving Campaign from late 2022. Nearly 200 employees helped with food, clothing, and baby items for those in need. The award, presented by the Carolinas Credit Union Foundation, honors Dora Maxwell, an important figure in credit union history.



PILLARS of CSR

It's all about the pillars. Our Pillars of Corporate Social Responsibility are a shared set of values that guide and provide purpose for our program. They provide a framework for decision-making, and explain how our company can positively impact society.

Financial Wellness & Education

Ensuring financial wellness through guidance and education to members, business partners and the community.

Community Engagement

Improving the communities we serve through sponsorships, volunteerism, corporate partnerships, and community events.

Stewardship & Sustainability

Making operational decisions that lessen our impact on the environment and contribute to the greater good of society.

Diversity, Equity & Inclusion

Cultivating an environment where everyone is welcome and invited to contribute as their authentic self.

Truliant Foundation

Providing donations, grants and scholarships to the community, and relief funds to employees facing unforeseen personal hardships.



Empowering Future Leaders
The Truliant Foundation awarded 22 college scholarships for the Fall 2024 semester. Most received the \$1,500 Fred J. Sarda Scholarship, with one student receiving the \$2,500 Clyde Padgett Scholarship, designated for a dependent of a Truliant employee. In collaboration with the Carolinas Credit Union Foundation, the scholarships continue the legacy of Fred Sarda and Clyde Padgett, key figures in Truliant's history.



\$450K+

in funds distributed by the Truliant Foundation

70%

grants and donations distributed in low-income communities

76%

donations and grants awarded to minority-led organizations

Mini Grant, Big Difference.

Our giving benefits nonprofit organizations across three states. Through programs like the Truliant Foundation's Community Mini Grants, organizations get funds when they need it most. Now in its 16th year, the foundation awarded \$45,000 to 30 nonprofits across member communities in 2024.

Mini Grants provide money for programming expenses, allowing the foundation to build relationships and support nonprofits with fewer resources.

Some organizations that received funding in 2024 included: **Washington Outreach Ministry** of Waco, N.C. for kitchen supplies for summer youth meals; **Eliza's Helping Hands** in Winston-Salem, N.C. to grow job skills; **Chase's Chance** in Colfax, N.C. to help young people meet their goals; **A Legacy of Hope** in Jamestown, N.C. to support mentees in mentoring activities; and **New River Community Action** in Radford, Va. to assist parents with transportation fuel costs.



CHALLENGE COIN

Truliant embraces a military tradition to honor its veterans.

A year after Truliant's Military and Allies Business Resource Group (BRG) started, the credit union's first BRG sought new ways to honor its veterans. The BRG's Executive Sponsor, Jeff Hibbard, Truliant's Chief Digital Officer, who served as a lieutenant in the Coast Guard, presented the idea of a challenge coin. They evolved from ammunition proof to emblematic coins used during "coin checks" to prove experience.

Csilla Dobej, who helps lead the BRG and is director of the IT service desk and business continuity operations at Truliant, recognized the idea from her husband, a retired law enforcement officer who was familiar with the coins. She joined the coin design process.

The Truliant BRG held design sessions, and the Military and Allies Challenge Coin was ready for production. The coin bears the marks of all United States military branches.

The coins were presented to military members during Truliant's annual Veterans Day luncheon in 2023. About 40 coins have been given out to date, either to veterans already with Truliant or to help integrate new employees into the credit union's culture.

"Everyone liked the coin. They were honored and surprised by how great it looked," Dobej said. "It's a great way to show BRG appreciation."

Dobej said the BRG continues to develop ideas for group activities, like volunteering together at organizations in the community - which they've done - and offering an online tool kit to educate Truliant employees about veterans' issues in the workplace, such as sensory issues - that come with exposure to loud noises, traumatic brain injuries, and post-traumatic stress disorder



Truliant's Employee Engagement and Community teams honored those who served at the 2024 Military and Allies BRG lunch.



Kyle Mills, left, and Csilla Dobej showing Truliant's Military and Allies BRG Challenge Coin.

- and other matters around military life away from the family or having children in the military.

"It's important to understand your colleagues and for leadership to understand their backgrounds and experiences, as well as the challenges they've faced," Dobej said. "Many veterans have military transferrable skills. We must understand how to craft that for a credit union job."

Paul Southern, who chairs the military BRG and is Senior Vice President of IT Enterprise Business Solutions, said the dedication to acknowledging and utilizing veterans' unique skills creates a supportive and empowering work environment.

Southern spent two tours in Iraq and was responsible for soldiers, systems, and communication platforms supporting operations for more than 900 soldiers while attaining the rank of Sergeant.

He said the challenge coin is a rewarding and affirming gesture to the credit union's veterans.

"In military culture, challenge coins symbolize recognition and camaraderie. It emphasizes that our service and contributions are respected and valued here," he said. "It greatly enhances my sense of pride and connection with Truliant."

A Focus ON FAMILY

Truliant earns certification for supporting employees' family needs.

In the rapidly changing workplace, recognizing employees' family needs is becoming a cornerstone for forward-thinking companies.

This year, Truliant became North Carolina's first financial institution to become a Family Forward NC Certified Employer. The North Carolina Early Childhood Foundation provides the designation. The certification recognizes Truliant's supportive work environment and highlights the growing awareness of family-oriented policies.

Research increasingly shows that when employees feel their family needs are understood and supported by their employers, they are more motivated and engaged at their work. This insight embraces a more holistic approach to employee well-being.

Family Forward NC was launched in 2018 to improve children's health and well-being and keep North Carolina's businesses competitive. The certification designates employers that offer best-practice policies in one or more of five main areas, including paid leave, child care support, health and wellness benefits, and more.

Its goal is to show potential employees, customers, and stakeholders that workplaces have practices to support pregnant workers, parents, and caregivers. The certification is also



aimed at enhancing companies' attractiveness as an employer and contributing to local communities' economic and social vitality by showing that they value these benefits.

"This certification is a strong validation of the work and the programs Truliant has put into action

to ensure we prioritize the health and well-being of our families," said Sherri Thomas, chief administrative officer of Truliant.



An Even Sunnier Disposition

Last year, Truliant took a sunny leap forward in Winston-Salem, N.C., by installing 742 solar panels on its Operations Center at Hanes Mall. This initiative underscores Truliant's commitment to sustainability and environmental stewardship.

This 352-kilowatt solar array, which spans 51,000 square feet of rooftop space, has been a beacon of green energy. So far, it has produced about 410,000 kilowatt hours (kWh) of electricity, significantly offsetting carbon emissions. Specifically, it prevented more than 636,000 pounds of carbon dioxide from entering the atmosphere - equivalent to the environmental benefit of planting more than 5,000 trees.

Key to the project's success are the bifacial photovoltaic solar panels that capture sunlight from both sides, enhancing efficiency.

The installation highlights Truliant's role in creating renewable energy. North Carolina ranks fourth nationally in solar capacity, and continues to embrace solar energy as a vital component of its sustainable future.

As Truliant evaluates the solar project's performance over the past year, it's clear that the credit union is not just investing in renewable energy but is also setting a precedent for corporate environmental responsibility in the community.

BEE-ing a GOOD STEWARD

One of Truliant's latest CSR initiatives increases biodiversity through beehives in public spaces

In a buzzing initiative towards sustainability, Truliant Federal Credit Union introduced a novel addition to its new Operations Center at Hanes Mall this Spring in Winston-Salem, North Carolina.

In early May 2024, the rooftop of the renovated building, formerly a Macy's store, became home to two bee colonies, each ruled by its own queen and supported by a bustling community of female worker bees and male drone bees.

This eco-friendly effort is part of Truliant's broader sustainability strategy, which also includes the installation of 742 solar panels, a high-efficiency HVAC system, and energy-saving LED lighting, illuminating the future of corporate environmental responsibility.

This project highlights Truliant's commitment to sustainability and raises awareness about the importance of bees in our ecosystem.

Introducing bee hives is more than a nod to green practices; it's a crucial step towards enhancing the biodiversity of the Hanes Mall area. Bees are pivotal in pollinating roughly 75% of the fruits, nuts, and vegetables grown in the U.S., making them indispensable to food production. Truliant's bees are expected to produce 80 to 100 pounds of honey every year, contributing to the local ecosystem and potentially offering the community sweet rewards.

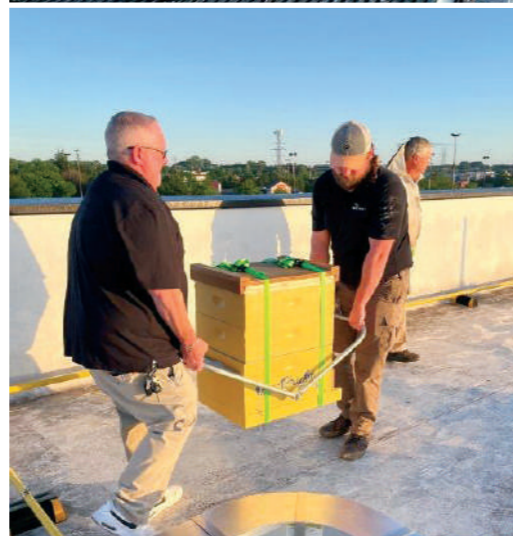
Stokes County's own Dan Joyner, a hobby beekeeper with extensive experience, was tasked with installing the hives. Joyner, who manages 16 hives of his own, reassures the public that the bees are unobtrusive neighbors.

"They go on orientation flights, spiraling out to explore, but they're homing creatures, always returning to their hive," he explained. His role extends beyond installation; Joyner is committed to regularly checking on the health of these hives, ensuring their prosperity within this urban setting.

Precious McCloud, representing Truliant, emphasized the significance of their initiative. "By hosting these hives, we're playing a part in sustaining the bee population, a small but vital effort towards ecological balance. We're excited to see how these hives evolve and look forward to the first harvest of honey."

This project highlights Truliant's commitment to sustainability and raises awareness about the importance of bees in our ecosystem. Through this blend of technology, environmental stewardship, and community involvement, Truliant sets a precedent for corporate responsibility in the 21st century.

Truliant customized the hive boxes with a Bee-Brighter design before putting them on the roof this spring. The bees were unloaded at Truliant's Hanes Mall Operations Center and taken to the roof. Over the summer, the hives received regular attention and maintenance to keep them healthy.



A Very Fine Greenhouse

How one Truliant employee transformed plexiglass from pandemic barriers into a thriving greenhouse

There's something about canned vegetables in the middle of the winter. As in, from your own garden canned. In glass jars.

"It's like they just came out of the garden," said Jennifer Carpenter, a Truliant employee and dedicated gardener and canner.

During the pandemic, demand for plexiglass shields exploded as they became a sought-after commodity for social distancing. The panels were pulled into storage as the need for protective measures lessened. That caught Carpenter's attention. She wanted to see what was happening with them and if they were available.

"When I heard all barriers would be removed, I thought, that's plexiglass. It's perfect for greenhouses because plexiglass is thicker, allows a better seal, doesn't allow as much heat loss just because of the nature of what it is," Carpenter said.

Carpenter comes from a resourceful family of reusers and recyclers. Her household of three usually throws out only one bag of trash each week. She had wanted to build the greenhouse so she could start her seeds and plants earlier and just maybe get in an extra crop since North Carolina's growing season is so long.

Her mind went to the tomatoes, peppers, eggplants, squash, zucchini, green beans, okra, jalapeno peppers, watermelon, butternut squash, herbs, chicory, St. John's Wort, lavender, and many more plants that can be started in a

greenhouse. Not to mention lettuce, grains, sprouts, sunflower seeds, greens, and more that can feed chickens.

"You can probably grow 25 to 30 different things or more," she said.

Another reason she was attracted to the idea of the greenhouse was that her family grows a lot of food due to an allergy, and good fresh produce isn't always available.

Carpenter grew up in a farm county in upstate New York's Adirondack Mountains - on the northeastern side. Economically, growing food as a kid made a lot of sense.

"We just weren't wealthy or well off," Carpenter said. "Hunting, fishing, canning. I was six or seven when I started helping my grandmother can. I've done that my whole life."

Arrangements were made to allow Carpenter to use the panels. She began making car trips to pick them up, recruited her friends, framed it out, and fitted it with about 20 panels, creating a new eight-by-ten greenhouse.

"There's going to be a lot of this plexiglass out there in the landfill. Truliant wasn't the only one," Carpenter said. "I'm thankful they gave it away."

Truliant employee Jennifer Carpenter re-purposed 20 of Truliant's COVID-era plexiglass shields into this greenhouse.



SHINE A LIGHT

Illuminating Community Causes in Downtown Winston-Salem

Truliant's commitment to community was visibly apparent in downtown Winston-Salem this year.

Meaning: you just can't miss it.

Promoting communal bonds is the idea behind the transformation of the iconic tower at 301 North Main Street in Winston-Salem, N.C., into a symbol of local engagement. This initiative, launched in late 2023, utilizes cutting-edge LED technology to create colorful displays highlighting significant events and causes in Forsyth County and beyond.

The illuminated lighting band under Truliant name, spanning over 100 feet, serves as a literal beacon for local and national initiatives.

The partnership with various organizations holds particular significance for those featured. Notable events have included National Metastatic Breast Cancer Awareness Day, where Truliant joined over 270 landmarks across the United States in illuminating its tower in the campaign colors of teal, green, and pink. This powerful display was intended to honor those affected by metastatic breast cancer and promote awareness of this often-overlooked stage of the disease.

Community engagement has been further enriched through a diverse array of events showcased by the tower's lights. Cultural celebrations like the Hispanic League Fiesta, observances such as Martin Luther King Jr. Day, and health awareness weeks have all received attention through this partnership, emphasizing the importance of inclusivity and engagement within the community.

The marquee signage adds to downtown beautification and the broader narrative of downtown revitalization in Winston-Salem.

The tower has historically served as a landmark since its construction in 1966.

Originally built as Wachovia Bank's headquarters, it was notably the tallest in North Carolina. Today, it is a historic site on the National Register of Historic Places and a central figure in Winston-Salem's ongoing development and cultural expression.

As Truliant continues to illuminate the tower for significant events, it reinforces the idea that public spaces can foster community connections, celebrate local causes, and meaningfully contribute to the fabric of downtown Winston-Salem

Truliant lit the tower in 2023-24 for the following occasions: Black History Month, Earth Day, First Day of Spring, Halloween, Hispanic League Fiesta, Hispanic League Spanish Night Gala, Independence Day, International Black Theatre Festival, Juneteenth, Labor Day, Little Theater 90th Anniversary, Martin Luther King, Jr. Day, Memorial Day, Metastatic Breast Cancer Awareness, Multiple Sclerosis Awareness Week, Phi Omega Chapter of Alpha Kappa Alpha (AKA) 100th Anniversary/Honoring of Dr. Barbara K. Phillips, Pride Winston-Salem, OUT at the Movies International Film Festival, Triad Minority and Women's Business Expo, Winston-Salem Dash Opening Day, and Winston-Salem State University Homecoming.



Exemplary Service

2024 Employee Volunteer of the Year aligns service with values

In 2024, Franchesca Cain Young was named Truliant Foundation Employee Volunteer of the Year, exemplifying the spirit of community service and dedication.

Her remarkable volunteer work at Rowan Helping Ministries, a lifeline for the homeless that provides essential food, shelter, and support services, underscores her commitment to aiding those in crisis on their path to stability.

On the Road Again

Reducing litter on North Carolina Interstates

Environmental stewardship is at the forefront of Truliant's two-year partnership with Sponsor-A-Highway. The effort combats litter along more than one hundred North Carolina and Virginia interstate miles.

The 80,000 road miles of the North Carolina Department of Transportation's (NCDOT) state highway system make it the second largest state-maintained highway system in the United States. Keeping it clean is a costly endeavor.

According to the NC DOT, the cost of removing litter from state routes increased by about 13 percent to more than \$25 million in 2023. Last year, contract forces, highway cleanup programs, and volunteers removed more than 11 million pounds—5,755 tons—of highway litter. The SAH program recovered 916,905 pounds.

To help offset these costs, the NCDOT contracts with Adopt-A-Highway Litter Removal Service of America, Inc., which offers one-mile segments for sponsorship through the Sponsor-A-Highway Program, SAH. Truliant

"Their dedication to empowering individuals in crisis aligns with my values," Cain said of Rowan Helping Ministries. "I believe in their ability to make a meaningful difference in people's lives."

Beyond her 16-hour commitment to the Truliant Foundation Employee Volunteer Program, Franchesca's philanthropy extended to collaborations with Omega Psi Phi Fraternity Inc., and Loaves and Fishes Food Bank in Charlotte, N.C.

She also credits her volunteer experiences with enhancing her professional skills at Truliant, including empathy, compassion, communication, problem-solving, flexibility, adaptability, teamwork, organization, time management, and leadership.

In recognition of her invaluable contributions, the Truliant Foundation donated \$1,000 to Rowan Helping Ministries in her honor. In the picture shown inset, Atticus Simpson (left), executive director of the Truliant Foundation, and Marcus Thomas (third from left), director of corporate social responsibility, present a check on behalf of the foundation.

This award is how the Foundation supports Truliant's initiative to foster a culture of volunteerism among its employees, rewarding those who demonstrate exceptional commitment to community service.



has 101 signs along major interstates, including I-485, I-285, I-77, and I-85 in North Carolina and I-81 in Virginia.

Established in 1989, Adopt-A-Highway Litter Removal Service of America, Inc., has cleaned more than a million miles of U.S. highways and interstates. It has a long history in the roadside litter removal industry and uses its own staff, cleaning supplies, and vehicles. Its employees are trained to work on interstates and other busy roadways.

Truliant's sponsorship removed more than 17 tons of litter from 936 miles of N.C. highways through September of 2024.



Truliant Foundation Aids Hurricane Recovery

Supporting communities and employees in the storm's devastating wake

In response to the devastation of Hurricane Helene, the Truliant Foundation, in partnership with Truliant Federal Credit Union, dedicated more than \$100,000 toward relief and recovery efforts in hardest-hit areas.

"We're proud to have played a proactive role in supporting those affected with aid and a message of resilience and hope," said Atticus Simpson, executive director of the Truliant Foundation.

The effort underscored the urgent need for support. Just after the storm, the Truliant Foundation recognized immediate needs and donated 16,000 bottles of water to Miracle Hill Ministries in Upstate South Carolina. The credit union has four branches and a regional office in the region.

Miracle Hill is a critical support system, offering about 950 meals daily across its homeless shelters and addiction recovery centers. Due to the scarcity of resources, it relied heavily on external aid after the storm. Bill Shell, the director of food resources at Miracle Hill, emphasized the vital need for water and non-perishable food items during the crisis as it strove to provide for its clients amid the circumstances.

To support Truliant employees, the Truliant Foundation provided financial assistance to about 90 employees residing in the affected regions, offering a \$250 payment to help cover immediate post-storm necessities. Moreover, branch managers in the disaster-declared areas actively ensured staff access to meals. The Foundation purchased more than 250 meals for affected employees.

Additionally, Truliant provided financial relief options to credit union members in areas affected by the disaster. Members in Truliant communities also supported the effort by making contributions to the Truliant Foundation.

"We are deeply thankful for these donations because we couldn't respond like this without the help and support of our donors," said Simpson. "We are incredibly grateful for their support of our efforts to help those in need when they need us the most."

Through a supply drive, Truliant employees generously filled donation boxes across the Carolinas and Virginia with items bound for impacted areas. The Truliant Foundation team coordinated with the Greensboro YMCA, Forsyth County Sheriff's Office, and the Mecklenburg County Sheriff's Office to ensure the timely delivery of the donations.

The Truliant Foundation contributed \$15,000 to the Carolinas Credit Union Disaster Relief Fund, extending its reach further. Its efforts aimed to support credit union employees and volunteers.

Additional funding was given to the League of Southeastern Credit Unions' Disaster Relief Program to support credit union relief efforts. A special donation was made to support the Winston-Salem Police Department officers and staff as they assisted with recovery operations in western North Carolina.

The Truliant Foundation is an independent 501(c)(3) organization that supports Truliant Federal Credit Union's commitment to community and its social responsibility to give back to the neighbors it serves; the Truliant Foundation elevates the "People Helping People" credit union philosophy by providing donations, grants and scholarships to community organizations and relief funds to Truliant employees facing unforeseen personal hardship. Donations are tax-deductible. To learn more or give, visit www.truliant.org/Foundation.

Community Engagement

We care about our local partners and sponsor events to build stronger communities. Look for Truliant supporting causes and meeting great folks in your neighborhood!



To learn more about Truliant:

Truliant.org

To learn more about our CSR efforts:

Truliant.org/CSR

To donate to the Truliant Foundation:

Truliant.org/Foundation

Financial Education and Well-Being resources:

Truliant.org/atWork

Items to Note:

Truliant Foundation Scholarship applications are open until February 1, 2025. Visit the foundation website for details.

Interested in working for Truliant?

Truliant.org/Careers

